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**Assessing the changing dynamics of housing policy since 2007:
a policy paradigms approach**

Jules Birch

**A dissertation submitted to the University of Bristol in accordance with the
requirements for award of the degree of Doctor of Social Science in the
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ABSTRACT

If the aftermath of a crisis should be fertile territory for policy change, then housing in England in the period since 2007 should be a textbook case. The period began with a Global Financial Crisis that brought the financial system to the point of collapse and has been punctuated by the political crisis of Brexit, the calamity of the Grenfell Tower fire and then the Covid-19 pandemic. All this amidst a growing sense of 'housing crisis' that encompasses unaffordable house prices and rents, rising homelessness and insecurity and a sense that the opportunities of home ownership are being denied to younger generations.

This research seeks to test the extent and the nature of policy change in housing since the financial crisis. It uses the concept of policy paradigms to study the ideational frameworks that guide policy makers' understanding of how their world works and should work and the nature of the problems that policy is meant to be addressing. Putting housing in the context of wider developments in welfare and macro-economic policy and political economy, it investigates how policy has changed since 2007 and whether this amounts to a change in policy paradigm.

Interpretive analysis is used to study the cognitive and normative frames that policy actors use to make sense of policy problems and solutions and the different understandings that result. The research analyses data from two sources - key policy documents and semi-structured interviews with key policy actors inside and outside government – and triangulates between them.

The study finds that a 'social housing' paradigm in operation in England since the 1980s has undergone ideational collapse under the impact of changes in welfare, fiscal and monetary policies and financial regulation. A new framework of 'affordable housing' looks more like an attempt to rationalise this collapse than a new paradigm.

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AUTHOR'S DECLARATION

I declare that the work in this dissertation was carried out in accordance with the requirements of the University's Regulations and Code of Practice for Research Degree Programmes and that it has not been submitted for any other academic award. Except where indicated by specific reference in the text, the work is the candidate's own work. Work done in collaboration with, or with the assistance of, others, is indicated as such. Any views expressed in the dissertation are those of the author.

SIGNED:.....JULES BIRCH.....

DATE:.....MARCH 21, 2021.....

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CHAPTER ONE

INTRODUCTION

1.1 HOUSING AND POLICY PARADIGMS

Whether it is categorised in terms of declining home ownership, rising homelessness, unaffordable house prices and rents or insecure and inadequate accommodation, it is widely accepted in political and media discourse that England is experiencing a 'housing crisis'. This poses a fundamental challenge for contemporary housing policy and for the aim of successive governments of ensuring that everyone has access to a decent home at a price they can afford (DoE, 1977, 1995; DCLG, 2007, 2017; MHCLG, 2018).

In the aftermath of a Global Financial Crisis that had its origins in derivatives based on mortgage debt and was followed by a long period of austerity that meant deep cuts in housing investment and support, the study tests the extent of, and the reasons for, policy change in housing in England since 2007. After the research began, this sense of crisis was amplified by a succession of other events with ramifications across society, politics and the economy. The political crisis that followed the Brexit referendum result in 2016 has been marked by a loss of confidence in established political and economic ideas. The Grenfell Tower fire in 2017 has raised fundamental questions about the quality and safety of the built environment and about social relations in housing. Most recently, the Covid-19 pandemic has meant a crisis in public health that has required public spending on a previously unimaginable scale to protect the economy.

This state of perceived crisis in the housing system and in the political, economic and social systems that surround it should offer fertile ground for policy change (Hall, 1993; Blyth, 2002). These endogenous and exogenous shocks to the system have undermined confidence in existing policies and led both to a proliferation of new ideas and a revival of previous policy agendas. In conditions that appear ideally suited to radical policy change, how fundamental has that change been and what have been the drivers for it?

1.2 THEORETICAL FRAMEWORK

The approach is based on the concept of policy paradigms (Hall, 1993) as developed in the literature that followed (Greener, 2001; Oliver and Pemberton, 2004; Howlett & Cashore, 2007; Carson et al, 2009; Carstensen, 2011; Kay, 2011; Kern et al, 2014; Daigneault, 2015; Nicholls & Teasdale, 2017). Hall (1993, p279) defined a policy paradigm as a ‘framework of ideas and standards’ used by policy makers ‘that specifies not only the goals of policy and the kind of instruments that can be used to attain them but also the very nature of the problems they are meant to be addressing’.

Under this approach, policies are broken down into their ideational elements, together making up a policy paradigm. Hall argued that policy instrument settings, the instruments themselves and the hierarchy of goals behind policy are three different orders of change. The components of a paradigm have subsequently been classified in a range of different ways but with a shared focus on abstract ideas, policy objectives and policy means. This is one strand in a broader ideational and institutionalist literature (Blyth, 2002; Campbell, 2002; Fischer, 2003; Béland, 2009, 2016; Mahoney and Thelen, 2010) that has informed studies of policy change.

Hall argued that an accumulation of policy anomalies and failures undermined the dominant Keynesian economic policy paradigm in the 1970s and created space for the adoption of alternative Monetarist ideas before this new paradigm was consolidated with the Conservative victory at the 1979 election. In this technical field of policy making he held that paradigms operate like *gestalts*, ways of thinking about the world that are incommensurable. Most of the literature that followed has adopted a softer version of paradigms in which there can be some commensurability between ideational frameworks and change can take place gradually and endogenously rather than suddenly as a result of an exogenous shock.

An investigation of the extent to which paradigmatic change has occurred in the case of housing in England since 2007 involves the underlying, and often unquestioned, assumptions that lie behind policy. It must also consider the relationship between housing policy and policy paradigms in related fields such as economic and welfare policy (Nicholls and Teasdale, 2017).

1.3 RESEARCH QUESTIONS

My project seeks to answer two main research questions:

- 1) What have been the factors influencing policy change in housing in England since the Global Financial Crisis?
- 2) Does this change amount to a change in policy paradigm?

Within this overall structure, it will also seek to answer these sub-questions:

- i) Was there an identifiable policy paradigm for housing in 2007?
- ii) What policy ideas have emerged in housing over the period?
- iii) What have been the key factors and/or actors influencing policy change?
- iv) How has housing policy changed since 2007?

My first question asks about policy change in housing rather than changes in housing policy to allow for a broader assessment of developments outside formal 'policy'. Section 4.2 of Chapter 4 explains the decision to restrict the study to England and the need to cover the period before as well as after the start of the financial crisis in 2007. Implicit in my second question are the issues of what constitutes a paradigm and how to define a 'paradigm shift'. These are addressed in Chapter 2.

1.3 STRUCTURE

The thesis is structured as follows. Chapter 2 reviews the literature on policy paradigms, tracing the evolution of the concept and ways in which has been operationalised in studies of policy change. Chapter 3 reviews the literature on housing and the policy developments that led to a sense of 'housing crisis'. However, it also looks beyond narrow 'housing policy' to consider housing in relation to the literatures on the welfare state and political economy. Chapter 4 sets out the methodology and outlines how the paradigms framework will be used to assess policy change in housing.

This is followed by two chapters of research findings. Chapter 5 uses official documents to establish whether there was an identifiable housing policy paradigm in the years leading up to the Global Financial Crisis and makes a tentative assessment of whether there has been a paradigm shift since. Chapter 6 is based on interviews with key policy actors inside and

outside government and investigates policy change since 2007 with more nuance and depth. The findings also position housing in the context of developments in broader policy and political economy.

Chapter 7 assesses the findings in the context of the paradigms and housing literature.

Chapter 8 discusses the findings in relation to my research questions, reflects on the strengths and weaknesses of my research and concludes the study.

CHAPTER 2

IDEAS AND POLICY PARADIGMS

2.1 INTRODUCTION

This study takes a policy paradigms approach to assessing policy change in housing in England since the Global Financial Crisis. It does so within a broader context of the literature on the role played by ideas and institutions in explaining policy change (Surel, 2000; Campbell, 2002; Béland and Cox, 2010; Mahoney and Thelen, 2010; Mehta, 2010; Béland, 2016). Broadly, there is ‘agreement among scholars of comparative politics that “normal” policy making is guided by more or less coherent interpretive frameworks that consist of beliefs about how the world works and should work in a policy domain’ (Skogstad and Schmidt, 2011, p6).

The starting point is the approach proposed by Hall (1993) in explaining the shift from Keynesian to Monetarist macro-economic policy in the UK in the 1970s and 1980s. Hall drew on Kuhn’s (1970a) work on the philosophy of science and Heclo’s (1974) work on ‘social learning’ in an attempt to understand politics and policy making as more than just the products of material interests. General criticisms of policy paradigms include its ‘structuralism’ in denying agency to policy actors and its reliance on a ‘punctuated equilibrium’ model of policy change (Carstensen, 2011). Nevertheless, his widely-cited paper was hailed on its 20th anniversary for the way it had brought ‘ideas back in’ to an understanding of the policy process while retaining a focus on institutions (Blyth, 2013).

The study is based on the development of the paradigms framework in the literature that followed Hall in a variety of different policy contexts. These approaches have moved beyond Hall’s three orders of change to shine additional light on policy means and policy ends and embraced a ‘softer’ version of paradigms that allows for some commensurability between them (Daigneault, 2014; Hannah, 2020). The study draws in particular on Daigneault’s (2015, p50) four ‘fundamental, constitutive dimensions of the concept’: ideas about the nature of reality, social justice and the role of the state; a conception of the problem that requires public intervention; ideas about policy ends and objectives; and ideas about appropriate policy means to achieve those ends. Considering the relationship between

housing and policy in other areas, and especially its relationship to Hall's case of macro-economic policy making, it also draws on Nicholls and Teasdale's (2017) idea of 'nested paradigms'.

While widely used in the policy studies literature, policy paradigms and historical institutionalist approaches are still relatively rare in the housing literature (see Section 3.7), in which paradigms are mostly used as metaphors or heuristic devices rather than in more systematic accounts of policy change. The chapter that follows looks first at Hall's conception of policy paradigms, then at critiques of his framework and conceptions of how 'paradigm shift' happens. It then considers how paradigms have been operationalised in different policy contexts, and in particular in economic policy making before and after the financial crisis, before briefly assessing how they might be useful in the context of housing policy.

2.2 HALL, KUHN AND PARADIGMS

Kuhn (1970a) argued that scientific communities work within a set of received beliefs that set a framework for 'normal science' but that these can be subverted by anomalies until they reach a crisis point and go through a period of 'extraordinary science' and a shift to a new paradigm. Though the idea was controversial and provoked extensive debate (Wilder, 2015a), it has had an enduring influence that continues to be felt in fields such as technological innovation (Perez, 2010) as well as in public policy.

Hall also drew on Heclo's (1974, p306) conception of policy making as 'a form of collective puzzlement on society's behalf' in which 'much political interaction has constituted a process of social learning expressed through policy'. For Hall, social learning had potential to illuminate what happens inside the 'black box' of the state but lacked a clear picture of the way that ideas fit into the policy process. The key questions for him were how the ideas that underpin policy change course, whether the process of social learning is incremental or marked by upheaval, and the nature of the roles played by bureaucrats, politicians and societal organisations as actors in these processes.

However, while highlighting the importance of ideas in policymaking, this still did not explain their role. Hall drew on the literature, including Jenson's work on 'societal paradigms' (1989), to argue that:

'Policymakers customarily work within a framework of ideas and standards that specifies not only the goals of policy and the kind of instruments that can be used to attain them, but also the very nature of the problems they are meant to be addressing. Like a *Gestalt*, this framework is embedded in the very terminology through which policy makers communicate about their work, and it is influential precisely because so much of it is taken for granted and unamenable to scrutiny as a whole. I am going to call this interpretive framework a policy paradigm.' (Hall, 1993, p279)

The concept of a paradigm was borrowed from Kuhn along with the idea that first and second order change can be seen as cases of 'normal policymaking' that 'adjusts policy without challenging the overall terms of a given policy paradigm'. Third order change was 'a very different process, marked by the radical changes in the overarching terms of policy discourse associated with a "paradigm shift" (ibid, p279). His case of macro-economic policymaking in Britain from 1970 to 1989 was chosen on the basis that paradigms are likely to be most evident in contexts in which the learning process is managed by officials and experts with long tenures in office. For Hall 'the radical shift from Keynesian to monetarist modes of macro-economic regulation' (Hall, 1993, p279) involved all three orders of change.

Hall was writing in a context in which 'new institutionalisms' (Béland and Cox, 2010) had turned to ideas as a way of moving beyond materialist explanations of policy change. Others were proposing similar ideas expressed in different language at the same time.

Baumgartner and Jones were arguing that 'the emergence of a new policy "image" can weaken the claim of jurisdictional authority that a "venue" has over an issue' (Baumgartner, 2013, p240). Sabatier and Jenkins-Smith (1993) were distinguishing between 'deep core' and 'policy core' beliefs in their work on the Advocacy Coalition Framework. The literatures on welfare state regimes (Esping-Andersen, 1990) and varieties of capitalism (in which Hall himself played a leading role – Hall and Soskice, 2001) propose ideal types with similarities to paradigms.

2.3 CRITIQUES OF HALL

Hall's account of policy paradigms raises many points that have been influential, and sometimes controversial, in the literature. Two issues in particular stand out: the commensurability or otherwise of paradigms; and how paradigmatic change takes place.

2.3.1 (IN)COMMENSURABILITY

Incommensurability appeared to be an essential feature of Kuhn's original conception of paradigms, as he argued that it is not possible to have two gestalts at once or elements of one gestalt as parts of another (Wilder, 2015a, p21). However, Kuhn later acknowledged that he had used paradigms in different ways, first as 'the entire constellation of beliefs' and second as 'one sort of element in that constellation, the concrete puzzle-solutions which, employed as models or examples, can replace explicit rules as a basis for the solution of the remaining puzzles of normal science' (Kuhn, 1970b, p175).

Hall too seems at first to argue for a hard distinction between paradigms:

'Paradigms are by definition never fully commensurable in scientific or technical terms. Because each paradigm contains its own account of how the world facing policy makers operates and each account is different, it is often impossible to agree on a common body of data against which a technical judgment in favour of one paradigm over another might be made.' (Hall, 1993, p280).

This has been taken to mean that he is arguing that paradigms must be incommensurable (Princen and Van Esch, 2016) but this may miss his caveat about this being 'in scientific or technical terms'. Hall (1993, p280) goes on to draw implications from this that suggest he is making a more complex argument: that the process of paradigm replacement 'is likely to be more sociological than scientific' and involve politics, competing factions and exogenous factors; that 'issues of authority' are likely to be central to the process; and that 'instances of policy experimentation and policy failure' are likely to play a key role.

Hall anticipates that policy paradigms may not always work in the same way in different policy fields as not all of them 'will possess policy paradigms as elaborate or forceful as the ones associated with macro-economic policy making' (ibid, p291). By contrast, there will be

other fields of policy that do not have ‘a fully elaborated policy paradigm’ and where ‘the web of ideas affecting the direction of policy will be looser and subject to more frequent variations’. Even here, though, ‘we should not discount altogether the impact that an overarching set of ideas can have on policy’ as ‘even the most cynical bureaucrats and politicians must still rationalise their actions’ in terms that gain support (ibid p291). He goes on:

‘Moreover their actions are invariably based on a particular understanding of that sphere of the world which policy addresses. The terms of discourse in which that sphere and the policies appropriate to it are discussed constrain and often enable often in highly specific ways. Even where the leitmotif of policy is simply an overarching metaphor, such as the “war on drugs” or the “problem of welfare mothers”, the metaphor and its attendant elaborations can structure many aspects of what is to be done. Policymaking in virtually all fields takes place within the context of a particular set of ideas that recognise some social interests as more legitimate than others and privilege some lines of policy over others.’ (ibid p292).

In 2013, 20 years after his original paper, Hall drew a more explicit distinction between different types of paradigm as he argued that those who detected a return to Keynesianism at the time ‘underestimate the extent to which a paradigm overarching enough to usher in a new era (as distinct from narrower paradigms that often dominate specific areas of policy) must speak to broader political issues if it is to have a compelling appeal’ (Hall, 2013, p191).

In the literature that followed Hall, a softer version of the concept has come to predominate in which new paradigms can be layered on top of existing ones in ‘policy hybrids’ (Béland, 2007) and ‘paradigmatic contestation’ (Alons, 2017) and ‘relative incommensurability’ (Wilder, 2015b) are highlighted. Oliver and Pemberton (2004) challenge Hall on an empirical as well as conceptual basis, arguing that economic policy making in the UK was marked by partial, rather than wholesale, paradigm change. Schmidt (2011, p42) questions the extent to which any one paradigm can be dominant at a time or over time: paradigms never expire but wait to be resuscitated when new events call for new explanations; and conflicts are embedded within paradigms as a result of past compromises among actors with different ideas. Surel (2000, p502) argues that a paradigm acts more as a ‘bounded space for conflict’ than as something that homogenises the social sphere.

Paradigms have faced a challenge from an alternative conception of policy change in which policy makers act as ‘bricoleurs’ rather than as ‘paradigm men’ whose actions are determined by a particular mode of thinking (Carstensen, 2011). Bricolage – ‘mediating between ways of thinking’ (Freeman, 2007) – leaves space for power to determine what actors treat as anomalies (Carstensen and Matthijs, 2017). However, anomalies continue to be considered as important variables that stretch dominant ideational frames and help bring ‘solutions previously not deemed worthy of consideration into the ambit of acceptable ideas’ (Wilder and Howlett, 2015, p103).

Others perceive more of a spectrum spanning strong and weak versions of paradigms and bricolage (Hannah, 2020). Béland and Petersen (2017, p17) argue that ‘it is probably better to see paradigms and bricolage as two poles between which most policy alternatives formulated within the policy stream are located, rather than as two radically distinct and incompatible realities’. Empirical support for a more pragmatic version of paradigms comes from Skogstad (2011, p239) in a summary of a series of case studies in different policy areas across different countries that show that some paradigms are incommensurable and coherent while others ‘contain conflicting ideas that are at least partly commensurable with one another’.

2.3.2 THE NATURE OF POLICY CHANGE

Hall’s conception of paradigms has been seen in part as a response to criticism about historical institutionalism being better at explaining continuity than change (Rayner, 2015, p64). He was in turn criticised for relying on a ‘punctuated equilibrium’ model and for making an artificial distinction between ‘normal’ and ‘abnormal’ times. Accepting that policy paradigms can be commensurable has epistemological consequences, most notably that policy change should be conceived as an evolutionary rather than revolutionary process (Wilder, 2015a, p33).

Howlett and Cashore (2007) criticise a ‘new orthodoxy’ that sees policy change as a homeostatic process in which exogenous upheaval plays a key role as opposed to a ‘thermostatic’ one in which change can occur via endogenous processes. The problem, as they saw it, was that Hall’s original conception of paradigms had incorrectly juxtaposed

different levels of policy making. Rather than Hall's three orders, 'every "policy" is in fact a more complex regime of ends and means-related goals (more abstract), objectives (less abstract), and settings (least abstract)' (Howlett and Cashore, 2007, p54).

Most of the literature now accepts a more nuanced view of the sources of policy change that considers endogenous and exogenous factors and the interplay between them. Historical institutionalists have developed a more incremental conception of change encompassing endogenous processes such as drift, layering and conversion (Mahoney and Thelen, 2010) that also links to the literature on bricolage. Carstensen (2017, p140) distinguishes between 'limited bricolage' that is akin to conversion as institutional elements with a different logic of action are grafted into the existing set-up and 'expansive bricolage' that is more like the layering of new elements into it.

Others have continued to emphasise the importance of crises, not just as moments of breakdown but also as moments that create the possibility of political agency or challenge (Hay, 2001; Kern, Kuzemko and Mitchell, 2015). Constructivists have analysed crises as events that need to be narrated and explained as problems that need the attention of policy makers (Blyth, 2002). Critical juncture theory draws on discursive institutionalism (Schmidt 2008; 2011) to overcome the allegedly static and overly determinist nature of traditional institutionalism; it argues that a crisis can lead to the displacement of a paradigm by a new set of ideas but that without ideational change policy change will be relatively minor (Hogan and O'Rourke, 2015, p167-8). As Skogstad (2011, p242) sums up the debate: 'What is ultimately consequential to paradigm development is the interpretation actors give of events and how such interpretations shape others' understandings of appropriate and effective public policies'.

2.4 LEVELS OF ANALYSIS

For all these criticisms and reworkings of policy paradigms, Hall's original paper continues to be highly influential in the literature. The strengths and weaknesses of his conception of paradigms arguably stem from the same source: the way that it straddles different kinds of reasoning and works at different conceptual levels (Kay, 2011). Blyth (2013) detects two different versions of the policy paradigm within Hall's paper: a Bayesian version (concerned

with social learning as rational updating of policy) and a constructivist version (concerned with issues of interpretation and authority contests). This tallies with Hall's identification of scientific and sociological drivers for paradigm change but Blyth argues that, while both sides matter, they cannot both matter at the same time. 'This, I maintain, is the policy paradigms paradox.' (ibid, p199).

Hall's acknowledgment that not all fields of policy will have 'fully elaborated' paradigms (Hall, 1993, p292) raises obvious questions about how paradigms might work in areas that come below economic policy in the policy hierarchy or those where more than one government department may be involved and conflict between them is part of the policy making process (Zittoun, 2015). These questions are addressed in more detail later but it is worth making some brief observations here first.

Macro, meso and micro levels of analysis are familiar concepts in social science and in the literature on institutions and organisations (Scott, 2008). Between the narrow sub-system (micro), wider organisation (meso) and expansive organisational field (macro), change emerges from mismatches between how actors at different vertical levels transmit and interpret institutions (Lowndes and Roberts, 2013, p118) but there may also be horizontal connections between institutions.

Drawing on cross-national case studies of several different policy areas, Skogstad (2011, p249) posits a role for 'meta' ideas and policy-nested effects: 'Sectoral policy ideas are nested within meta ideas, even where they are complementary to, or in conflict, with them in some respects.' Domestic sectoral policies could therefore be 'nested within dominant polity-wide ideas'. Nicholls and Teasdale (2017) draw on Kuhn's (1974) later work arguing that paradigms operate at two different levels¹ to develop the idea of 'nested' paradigms, operating at macro, meso and micro levels. In their analysis, social enterprise is seen as a micro-paradigm nested within, and framed by, meso-paradigms such as welfare and economic policy that in turn are nested within an overall neo-liberal political-economic paradigm.

¹ A global level across the scientific community and a local level within a particular scientific professional group

Bearing in mind Hall's observation that policy paradigms may operate in different ways in different fields of policy, this suggests a need to keep an open mind on classification and categorisation and to develop a framework suited to the particular field under investigation.

2.5 OPERATIONALISING PARADIGMS

Scholars have drawn on Hall's framework to analyse policy change in a wide range of different fields. In some of this literature, Hall's three orders of change are used relatively uncritically, with scholars seeking to confirm the presence or absence of changes in settings, instruments and the hierarchy of goals behind policy. Fewer attempts have been made to operationalise a softer version of policy paradigms that embraces evolutionary as well as revolutionary change. The first section below looks at the application of policy paradigms and proposed conceptual refinements. The second looks specifically at the literature on paradigms in economic policy, the case on which Hall based his argument, but also begins to make connections with housing. The third considers the implications of this for a study of policy change in housing and reviews the few studies that have adopted this approach.

2.5.1 CONCEPTUAL REFINEMENTS

Policy paradigms have been applied in a range of policy areas and national and cross-national contexts. International examples include health insurance in Australia (Kay, 2007), social assistance and trade-industrial policy in Canada (Daigneault, 2015; Wilder, 2015b), forestry policy and healthcare in the United States (Howlett and Cashore, 2007; Hannah, 2020), financial capitalism in Germany (Röper, 2018), industrial policy in Ireland (Hogan and O'Rourke, 2015) and biofuel technologies in the US and EU (Skogstad and Wilder, 2019). In a UK context, examples include studies of energy policy (Kern, Kuzemko and Mitchell 2014, 2015), local government (Gardner, 2017) and social enterprise (Nicholls and Teasdale, 2017).

Scholars have sought to refine Hall's three orders of change to devise a model that better captures the ideational aspects of policy change. Oliver and Pemberton (2004) outline an evolutionary, iterative framework that runs from paradigm stability to anomalies, experimentation, fragmentation of authority, the adoption of new ideas and the battle to

institutionalise a new policy framework to the institutionalisation of a new policy paradigm, with potential for success or failure, rejection or acceptance at each stage.

Howlett and Cashore (2007) develop a modified taxonomy of policy components, three related to policy ends or aims (goals, objectives and settings) and three related to policy means or tools (instrument logic, mechanisms and calibrations). This was in turn adapted by Wilder (2015a) as a six-part disaggregation into three means-related (instrument settings, selection and implementation preferences) and three ends-related (instrument targets, programmatic objectives and paradigmatic goals) components.

Greener (2001) argued for four dimensions: beliefs about cause and effect; desired policy outcomes; main policy instruments and indicators; and under-girding ideas. Kern, Kuzemko and Mitchell (2014, 2015) also outline four dimensions – ideas about the subject and how it should be governed, goals, instruments and governance institutions – and proposed a fifth (changes in system actors and their behaviours). Daigneault (2015) proposes a framework of four elements: ideas about the nature of reality, social justice and the role of the state; a conception of the problem that requires public intervention; ideas about policy ends and objectives; and ideas about appropriate policy means to achieve those ends.

These approaches all attempt to build on Hall's ideas by moving beyond his three orders of change and share a focus on means and ends and cause and effect. A paradigm shift is still taken to mean a significant change between two periods in time (Daigneault, 2015; Kern, Kuzemko and Mitchell, 2015). However, change is conceived as a complex 'thermostatic' process with exogenous and endogenous sources rather than a 'homeostatic' one requiring an exogenous shock (Howlett and Cashore, 2007).

Much of the literature also finds problematic the notion of a logical order running from principles to instruments to settings (Kay, 2011; Zittoun, 2015). For example, instruments may have ideological as well as technical properties and be more significant than Hall allows (Greener, 2001). Policy instruments may become institutions that 'will eventually privilege certain actors and interests and exclude others; they constrain the actors while offering them possibilities; they drive forward a certain representation of problems' and open new perspectives for interpretation by actors (Lascoumes and Le Galès, 2007, p9). They may also become 'instrument constituencies' that develop a life of their own (Simons and Voss, 2017) as actors gather together and advocate particular solutions, 'often regardless of the nature

of the problem to which they might be applied' (Capano and Howlett, 2020). In a similar vein, ambiguous ideas can act as 'coalition magnets' (Béland and Cox (2016) that appeal to different groups to open a path for policy reform.

2.5.2 ECONOMIC POLICY PARADIGMS

The paradigms framework has been applied in several different studies of Hall's case of macro-economic policy making in the UK. Some examine the same transition from Keynesianism to Monetarism (Oliver and Pemberton, 2004), others look at a broader sweep of policy in the second half of the 20th century (Greener, 2001) or policy since 1990 (Carstensen and Matthijs, 2018) and analyse developments since the Global Financial Crisis (Kay 2011, Baker 2013, Clift 2018).

While Hall concluded that the transition to Monetarism constituted a paradigm shift, other scholars have reached different conclusions about the same case and as a result questioned his broader claims about incommensurability and internal coherence. In an alternative account of the case, Oliver and Pemberton (2004) found that more than one paradigm had co-existed at different points in the 20th century and that 'partial' acceptance and rejection of new policy goals was common as political and administrative battles took place over the institutionalisation of new paradigmatic frameworks. They concluded that 'paradigm change seems to be far more evolutionary than Hall's typology of change allows' (Oliver and Pemberton, 2004, p436).

Support for this view comes from other scholars looking at economic policy before and after the period analysed by Hall. Clift (2020) claims that Monetarism had already been 'hollowed out' by the late 1980s with economic ideas adopted from New Keynesianism but that this has been under-appreciated because of the 'blinkers' of the paradigm framework.

Daugbjerg and Kay (2020) argue that New Consensus Macroeconomics (NCM, Arestis and Sawyer, 2008) had already superseded Monetarism by the time Hall published his paper in 1993. This empirical evidence of a synthesis of ideas from what should, in Hall's terms, be incommensurable paradigms undermines the 'hard' version of his conceptual framework and lends support to Oliver and Pemberton's more evolutionary view. However, like all frameworks, NCM embodied cognitive and normative assumptions about the way that the

economy works. It emphasised fiscal discipline and monetary policy that focussed narrowly on consumer price inflation, it excluded wider financial system variables, and it made assumptions about perfect capital markets (Clift, 2018). Regulation of the financial system was marked by 'regulatory liberalism' (Mügge 2011) while the effect of the Labour government's decision on Bank of England independence in 1997 was to 'institutionalise low inflation as the primary goal of monetary policy' (Carstensen and Matthijs, 2018, p441).

This was the economic policy paradigm that was fundamentally challenged by the Global Financial Crisis. For a time it seemed as though policy had responded by re-adopting Keynesian ideas about counter-cyclical stimulus (Palier, 2013; Clift, 2018) but this gave way to a sense that little had fundamentally changed. What followed has been variously interpreted in the literature as 'intra-paradigm change' (Carstensen and Matthijs, 2015) and extraordinary innovation in monetary policy that was nevertheless 'normal policy making' (Kay, 2011). Contrary to Hall's expectations about the role of anomalies at the level of instruments and settings in undermining the paradigm, Daugbjerg and Kay (2020) find that such 'negative feedback' had helped to generate the innovations in monetary policy that helped to stabilise it, while Matthijs and Blyth (2018) argue that social learning from the Euro crisis led to paradigm maintenance rather than change. At the level of policymaking involving technical issues where Hall had posited that forceful paradigms were most likely to be found, studies instead found officials at the European Commission (Schmidt, 2016) and International Monetary Fund (Clift, 2018) engaged in bricolage as they pragmatically sought policy solutions. However, Princen and Van Esch (2016) argue that the evolution of the EU's Stability and Growth Pact was more than bricolage and amounted to a 'moving paradigmatic core', while Johnson, Arel-Bundock, and Portniaguine (2019) offer an account of a similar process of layering of new elements into the paradigmatic core among central bankers.

On the face of it, the post-GFC literature confounds many of Hall's basic assumptions and casts doubt on the efficacy of the paradigms framework. However, this ignores a debate concerning the level of analysis. Scholars who see political economy as governed by neoliberalism tend to detect little change in this paradigm, with resilient neoliberal ideas 'one of the major themes of our epoch' (Schmidt and Thatcher, 2013, p40). Drawing on Blyth's (2013) argument about the two different versions of learning embodied in Hall's

framework, Carstensen and Matthijs (2018) argue that constructivist learning trumps Bayesian learning in the evolution of ideas *within* neoliberalism, helping to explain why it endured. Ban (2020) argues that rather than engaging in the bricolage detected by Clift (2018), officials at the IMF were instead adapting neoliberalism.

By contrast, those who reject such an all-embracing view of neoliberalism tend to see more sensitivity to change. Dodson (2020, p97) calls neoliberal accounts ‘simplistic’ and neoliberalism itself ‘somewhere between a strawman and a bogeyman’. From this perspective, neoliberalism is more a ‘polysemic cluster’ than a policy paradigm (Béland and Cox, 2016, p431) and defining it as the latter ignores a transformation in discourse about the economy since 2008 (Hunt and Stanley, 2019). Clift himself calls the terminology ‘analytically debilitating’ and points out that the IMF shifted from, for example, a pre-crisis acceptance of Ricardian equivalence to a post-crash position where it rejected it: ‘Those are two incommensurable world-views and fundamentally different understandings of the economy and policy. If this shift remains within a paradigm with the same label, then the concept risks being stretched in ways which limit its analytical purchase.’ (Clift 2020a, p102).

These more nuanced accounts detect far more policy change since 2007. Kay (2011) argues that, while it is difficult to establish paradigm change in UK monetary policy, ‘policy spillovers’ led to considerable change elsewhere. Baker (2013) sees the post-crisis switch to macro-prudential regulation as third order change in Hall’s terms even if first and second order change were more contested. Daugbjerg and Kay (2020) find that, counter-intuitively, ‘positive feedback’ on the pre-crisis regulatory regime dulled incentives for policy makers to anticipate problems and so left the paradigm vulnerable to change.

2.5.3 PARADIGM SHIFTS

So what constitutes a paradigm shift – and how does paradigmatic change differ from policy change that might be seen as part of ‘normal’ policy making? Answering these questions involves a series of judgements about what sort of change is detected, over what period it takes place, and who is involved.

Daigneault (2015, p52, original emphasis) contends that: ‘A paradigm shift occurs when there is *significant* change on all four dimensions of the concept between two periods.’ He

takes 'significant' to mean 'substantial departure' from a given policy equilibrium while also arguing that change can be 'significant' yet gradual and cumulative. However, he insists that his other conditions for the existence of a paradigm – internal coherence and prevalence within a given policy community – must also be satisfied. On the point about internal coherence, Carson, Burns and Calvo (2009, p392) argue that it is the 'seemingly coherent approach' to phenomena that is important rather than a detailed policy prescription because open-endedness brings with it possibility and promise (ibid, p393) while Skogstad (2011, p238) contends that paradigms may vary in both their commensurability and their coherence.

A softer version of policy paradigms allows change that is incremental rather than abrupt and that may be something less than wholesale paradigm shift but nevertheless more than the first or second order change specified in Hall's framework. The discursive battle to institutionalise ideas may end in defeat, raising the possibility that some elements of the existing paradigm may not be replaced (Wilder and Howlett, 2015, p106) and the result may be 'synthetic paradigms' (Kay, 2007) that mix sometimes contradictory policy ideas.

The nature of a paradigm shift (if any) may also depend on the particular policy context. Carson, Burns and Calvo (2009, p95) conclude from their study of paradigms in multiple policy contexts in the European Union that paradigm shifts constitute 'what amounts to conceptual and organisational tipping points in an ongoing, often incremental process that began long before the "shift" is said to occur – and is likely to continue for some time afterwards' (ibid, p375). This formulation is very different to Kuhn's original idea of a 'scientific revolution'.

Finally, there is the question of how long change must endure before it can be declared a paradigm shift. This is about change at a deeper level than that observed when one political party takes over from another following an election. The existence of a policy paradigm implies that the parties are operating within interpretive frameworks that share some cognitive and normative ideas about the policy area even if the policy emphasis is different and so a change in policy paradigm is about more than just one party adopting a different policy platform. In their elaboration of critical junctures theory, Hogan and O'Rourke (2015, p183) put the case for changes that take place across different dimensions of policy 'swiftly and for longer than one government's term of office'.

In assessing the extent of a paradigm shift, we should therefore be looking for significant change between two periods of time but which also endures beyond the political short term. The shift may occur suddenly as a result of an exogenous shock but may also happen incrementally. It may be immediately apparent or may only be detected in retrospect after a series of gradual changes. Some degree of coherence is to be expected in any new interpretive framework but this picture may be confused by the persistence of some elements from the previous paradigm.

2.5.4 APPLYING POLICY PARADIGMS TO HOUSING

Any attempt to apply policy paradigms to a policy field such as housing must confront questions about the level of analysis and relationships with other policy fields. Where Hall's case of macro-economic policy making can be seen as being at the top level of policy, a field such as housing is situated further down the policy hierarchy, mostly influenced by, yet sometimes having an influence on, more macro fields. Housing may blur into other 'meso' fields of social and economic policy with their own paradigms; and more than one 'micro' paradigm may be in operation within the different housing tenures.

As pointed out above, 'nested' paradigms (Nicholls and Teasdale, 2017) offer one way of making sense of the relationship between different levels of policy. Nicholls and Teasdale propose a structure of nested policy paradigms ranging from the macro (political-economic) paradigm to the meso (welfare, economic, defence etc) to the micro (social enterprise, social investment etc). They argue that:

'This conceptualisation of nested policy paradigms implies a model whereby ideas flow from the macro- to meso- and micro-paradigms. However, we argue, these relationships are not purely hierarchical, and policy paradigms can be linked both vertically and horizontally. Paradigms at the same level may be interdependent, while micro-paradigms may be partially nested within two or more meso-paradigms.' (Nicholls and Teasdale, 2017, p327)

As argued earlier, the consensus in the recent literature suggests an analytical focus on means and ends and cause and effect and on cognitive and normative ideas. It seems reasonable to expect that any housing policy paradigm will not be as 'fully elaborated' as

Hall argued was the case in the specialised field of macro-economic policy but that the actions of policy makers will still be based on 'a particular understanding of that sphere of the world' (Hall, 1993, p292). This also suggests an analytical focus on policy discourse – as emphasised by Hall in his original paper and within discursive institutionalism (Schmidt, 2008, 2011) – and on the way that policy is justified and legitimised. Any change in the policy paradigm is also likely to be associated with policy anomalies and policy failures.

Finally, bearing in mind earlier caveats about not attributing policy change to exogenous shocks alone, the literature suggests that crises and the way they are narrated (Blyth, 2013) will play an important role. The ways in which the multiple crises perceived since 2007 are narrated should give some indications of change or stability in the policy paradigm. The next chapter considers how policy change has been conceptualised within the housing literature and examples of institutionalist and policy paradigms-based approaches to the question.

CHAPTER THREE

POLICY CHANGE IN HOUSING

3.1 INTRODUCTION

Until relatively recently, housing stood outside of debates about policy change in the literature on political economy and the welfare state. Seminal work on welfare state regimes (Esping-Andersen, 1990) and varieties of capitalism (Hall and Soskice, 2001) barely mentioned housing and housing systems defied these typologies by failing to conform to their theoretical and empirical predictions (Johnston and Kurzer, 2020). While debates within housing studies did make some links to wider agendas, policy change was seen in terms of processes of ‘modernisation’ (Malpass and Murie, 1999) and ‘residualisation’ (Forrest and Murie, 1988). The result was that ‘housing as policy’ tended to be the domain of housing studies while ‘housing as asset’ was treated as economics (Aalbers and Christophers, 2014).

Broader connections between the literatures began to be drawn in the wake of shifts in political economy of the 1980s, with housing identified as one of the first areas of conflict between ‘social policy’ and radical liberalism (Bourdieu, 2005, p120). This cross-pollination accelerated in the run-up to and aftermath of a Global Financial Crisis that was itself intimately connected to housing through global capital flows, mortgage-backed securities and sub-prime lending (Schwartz, 2009). Relationships between housing, the welfare state and political economy are now routinely seen through the related lenses of asset-based welfare (Schwartz, 2009; Doling, 2017), financialisation (Watson, 2010; Aalbers, 2016) and neoliberalisation (Rolnik, 2013; Jacobs and Manzi, 2020). The debate continues to develop about the inter- and intra-generational consequences of wealth inequality generated by housing (Fuller, Johnston and Regan, 2020; Flynn, 2020). Previous gaps in the comparative literature have been filled by work on varieties of residential capitalism (Schwartz and Seabrooke, 2008).

This chapter brings together themes from the different literatures related to policy change in housing. It begins with a narrow perspective on changes in housing tenure and contemporary ideas about a ‘housing crisis’ and steadily broadens its scope to take in two of the main problems that are perceived to require policy intervention, housing affordability

and inadequate supply. It then situates these issues within wider debates about changes in the relationship between housing and the welfare state, financialisation and political economy, highlighting in particular what has been called the policy regime of House Price Keynesianism (Crouch, 2009). It concludes with a review of what have been a limited number of applications of institutionalist and policy paradigms frameworks to policy change in housing.

3.2 HOUSING TENURES AND HOUSING CRISIS

One starting point for understanding policy change in housing is to consider changes in the balance of the different tenures that make up the housing system. These are conventionally defined as owner-occupation, private renting and social housing. Embedded within them are not just social relations but also ideas of what the relationship should be between the state and private initiative (Harloe, 1995). At the meso level, 'housing policy' and its relationships with other fields of policy set the parameters for these tenures and for the operation of the 'housing system' as a whole. Within my conceptual framework, tenures can be considered as institutions (Kemp, 2015) but the ideas behind the policies that shape them can also become micro-paradigms (Nicholls and Teasdale, 2017).

The relative importance of these tenures has ebbed and flowed over the last 100 years: until the 1980s, the broad trends were increases in owner-occupation and council housing at the expense of private renting; council housing peaked in the late 1970s, then went into decline after the introduction of the Right to Buy (Forrest and Murie, 1988), and became 'social housing' when housing associations replaced local authorities as the main providers of new homes; and from the 2000s private renting began to grow again at the expense of owner-occupation and 'affordable housing' began to develop².

The concept of 'modernisation' has gone through several iterations, perhaps reflecting its teleological connotations. Malpass and Murie (1999) built on work by Harloe (1985) to present modernisation as a way of understanding the shift from private renting to home ownership in the 20th century, with public housing serving as a bridge between the two and residualisation (Forrest and Murie, 1983) implicit in this process. Both have developed this

² For more details of these trends in tenure, see Appendix C.

position in subsequent work, with Murie (2009) noting the importance of social and spatial divisions within tenures and Malpass and Victory (2010) pointing to the shift from a public to a social housing model since 1990 as a different kind of modernisation.

A more general 'restructuring of housing tenure' (Forrest, Murie and Williams, 1990, p179) has seen the characteristics and meanings of the different tenures change over time. The term 'social housing' has only existed since about 1990 (Malpass, 2005), shortly after the start of stock transfer³ to housing associations. For large parts of the 20th century, the private rented sector was subject to rent control and security of tenure for tenants, but rents are now deregulated and six-month tenancies are the norm.

Within home ownership, the legal rights of owners have also evolved over time and are very different for freeholders and leaseholders. This is just one of the ways in which each of the tenures breaks down into different sub-tenures: ownership may be outright or mortgaged, freehold or leasehold and the mortgage may be interest-only or not; private tenants mostly have short-term tenancies but some still have secure tenancies; social tenants may rent from a council or housing association on slightly different terms but some may be also be on fixed-term or introductory tenancies or licenses; and a small but growing number of households occupy the space between owning and renting under shared ownership (Cowan, Carr and Wallace, 2017) and rent to buy schemes and equity ownership.

For most of the 20th century, some of the most important changes in housing tenure can be directly attributed to changes in housing policy. In the past, tenure change has been fuelled as much by transfers between tenures as it has been by new supply. Most obviously, since 1980 more than two million homes have been sold under the Right to Buy to council and housing association tenants in England (Wilcox et al, 2017) and a proportion of these have subsequently been bought by private landlords.

Home ownership peaked at 70.9 per cent of the housing stock in England in 2002. However, most of the 21st century has been marked by a decline in owner-occupation (Heywood, 2011; Sprigings, 2013) and rapid growth in the private rented sector and Generation Rent

³ Process by which local authorities could transfer all or part of their housing stock to housing associations subject to the approval of a ballot of tenants. Housing associations raised private finance, which does not count as public borrowing, to pay for the transfer valuation and post-transfer improvements to the stock.

(Kemp, 2015; Byrne, 2020) in what has been characterised as a 'post-homeownership society' (Ronald and Kadi, 2017). Alternatively, an age of 'late home ownership' has arrived in which 'the social and economic role of residential property ownership has changed fundamentally' (Forrest and Hirayama, 2018, p258). This is characterised not just by financialisation but also by 'refamilialisation' and stratification between families based on their property wealth. As shown below, these trends are seen to be less the result of housing policy than of changes in economic and welfare policy and developments in global finance and political economy. In the wake of the deregulation of rents and tenancies in 1988 and the creation of Buy to Let in 1996 (Kemp 2015), the private rented sector doubled in size by the mid-2010s to 20 per cent of households.

The social housing sector continued its slow decline as a proportion of the stock but also experienced significant policy-driven changes to the rents and tenancy conditions that could mark a transition from a 'safety net' to 'ambulance service' role (Fitzpatrick and Pawson, 2014). This has been accompanied by the rise of 'affordable housing', almost as a distinct tenure category in its own right (Whitehead and Williams, 2020). The term 'affordable housing' is used both as a generic description of forms of housing at sub-market rents and prices, including hybrid tenures such as shared ownership and rent to buy, and as a defined term in housing and planning legislation for requirements placed on developers. The term became controversial in the wake of government decisions to fund homes for 'Affordable Rent' (at up to 80 per cent of market rents) rather than traditional social rent (around 60 per cent of market rents) and to deliver discounted market sale homes through the planning system rather than homes for rent. In an international context, 'affordable housing' has also become a pejorative term for turning housing for the poor into opportunities for profit (Blessing, 2016) and a loaded term signalling a shift to a neoliberal regime (Friedman and Rosen, 2019). In a UK context, interaction between welfare and housing policies have created a system in which affordability assessments have become the price of access to 'affordable housing' (Preece, Hickman and Pattison, 2020).

These developments in tenure and affordability have given rise to a general perception in the media and in political and policy circles that there is a 'housing crisis', not just in the UK but across the developed world (White and Nandedkar, 2019). The idea of a crisis is linked to a view that the housing system is not working as it should and that the housing market is

‘broken’. In the media, this is usually a reference to reduced access to home ownership but can be about many other issues including homelessness and insecurity and rising housing costs. However, this also relates to wider notions about the ubiquity of ‘crisis’ in contemporary societies since the events of 2007 and 2008 (Roitman, 2014). Within the paradigms and ideational literature, crises are understood as events that need to be narrated and explained as problems that require policy intervention (Blyth, 2002; Kern, Kuzemko and Mitchell, 2014) and the ‘housing crisis’ is no different.

3.3 HOUSING, SUPPLY AND PLANNING

The notion of a ‘broken housing market’ that can be fixed by increasing supply has been a dominant idea driving policy since the Barker review of housing supply for the government (Barker, 2004). There has been a broad policy consensus that the solution to housing affordability problems is to increase the supply of new homes.

The consensus view is supported by an array of empirical evidence from the economics literature. Much of this comes from the United States (for example, Glaeser, Gyourko and Saks, 2005; Glaeser, Gyourko and Saiz, 2008), in work connecting regulatory barriers to new homes with rising prices that argues that localities with more elastic housing supply experience fewer and shorter house price bubbles. In the UK, empirical evidence is held to support the view that planning constraints underpin high house prices (Hilber and Vermeulen, 2014). In the housing literature, modelling of housing affordability (Meen, 2011) and forecasts of future housing need (Bramley, 2019) make the case for increased new supply within a more nuanced view of the importance of the overall size of the housing stock. The issue is also seen in the context of micro-economic constraints within the supply chain for new homes, including the business model of housebuilders, the construction skills base and the operation of the land market (Ryan-Collins, Lloyd and Macfarlane, 2017; Leishman, Frey and McGreal, 2019; Murray, 2021).

More recently, the consensus view on supply has faced empirical challenge. In analysis distinguishing between housing costs (rents) and asset prices, Mulheirn (2019) argues that the role of undersupply in the affordability of housing has been overstated and that a shortage of housing did not contribute to house price increases between 1996 and 2018. He

highlights instead the importance of the cost and availability of credit in driving up house prices and the distribution of supply in failing to meet housing need. In a working paper for the Bank of England, Miles and Monro (2019) argue that, while real house prices in the UK have quadrupled in the last 40 years, rental yields have been trending downwards. They conclude that the rise in house prices relative to incomes between 1985 and 2018 can be more than accounted for by substantial decline in real risk-free interest rates.

3.4 HOUSING AND THE WELFARE STATE

Housing is fundamental to some definitions of the welfare state but excluded from others. In one dominant metaphor it is ‘the wobbly pillar under the welfare state’ (Torgerson, 1987) but housing has been seen instead as a ‘cornerstone’ of welfare restructuring (Malpass, 2008).

These differences are in part a product of housing’s ambiguous nature and different roles as shelter, home and asset. However, they also depend on conceptions of the welfare state and its scope. Malpass (2005) distinguishes between ‘narrow’ and ‘broad’ approaches to the welfare state, with the former focussing on public sector provision and the latter on all action by the state to influence provision across the system as a whole. Similarly, Schwartz (2012) argues that the regulation of housing finance should be seen as a central feature of a broad post-war welfare state.

The treatment of housing costs influences the relationship between housing and the welfare state in both directions. Seeing housing in Britain as an example of welfare retrenchment, (Pierson, 1994) rather downplays the switch of resources from bricks and mortar subsidy of new council houses to personal subsidies of rents. This process accelerated after the creation of housing benefit in 1982⁴ and its role in ‘taking the strain’ of higher rents following the introduction of private finance for housing associations and deregulation of the private rented sector after 1988 (HC Deb, 30 January 1991, Vol 184, Col 940). The availability of housing benefit for poorer tenants acted as an implicit income guarantee that underpinned the expansion of lending to landlords (Kemp, 2015). However, the escalating

⁴ Housing benefit was created in 1982 and administered by the Department of Health and Social Security (now Department for Work and Pensions) via local authorities rather than as part of the housing finance system administered by the department responsible for housing.

cost looked like a perverse outcome for a policy born in the era of rolling back the state (Murie, 2009).

In the austerity that followed the financial crisis, a series of cuts and reforms to housing benefit broke the previous direct link with rents. A new Local Housing Allowance for private tenants was capped and then frozen. Cuts for social tenants included the 'bedroom tax' on under-occupation (Cowan and Marsh, 2019). Larger families and those living in high-rent areas were subject to an overall benefit cap (Grover, 2020) and a major programme of welfare reform saw most working-age benefits and tax credits rolled up into one means-tested Universal Credit. Housing begins to look less like a 'wobbly pillar' than a trailblazer for the switch to means testing, for the expansion of 'choice' and individual responsibility. While they do not frame it in terms of paradigms, O'Leary and Simcock (2020, p2) consider this programme of housing-related welfare reform to be a 'meta-policy' or 'overarching framework that drives individual policy and programme developments over a substantial period'.

This has to be seen within the context of a wider debate within the welfare state literature about asset-based welfare (Searle and McCollum, 2014; Fox O'Mahony and Overton, 2015; Lennartz and Ronald, 2017). The term was originally used to describe approaches to tackling poverty via small amounts of financial wealth but has come to mean housing asset-based welfare (Prabakar, 2109). In this form, it has been supported by housing policies such as low-cost home ownership (and before that the Right to Buy), state encouragement of mortgage lending to lower-income households and the liberalisation of housing finance.

In fiscal policy, though mortgage interest tax relief was phased out in the 1990s, important tax reliefs and expenditures remain in place⁵. In monetary policy, a 'housing bubble-monetary policy nexus' (Broome, 2009) of financial liberalisation, expansion of credit, central bank independence, and lower interest rates before the Global Financial Crisis had reduced mortgage payments and inflated asset prices for existing owners of property at the same time as making purchase more expensive for new buyers.

⁵ For example, the main residence exemption from capital gains tax and a regressive system of local property taxation

The key dilemma for an asset-based welfare state is that the rising house prices that enable it to work for the majority of existing asset owners also restrict access for new entrants. Falling house prices would enable more access but undermine asset-based welfare and the apparent security offered by home ownership itself (Smith, 2015). The more that wealth becomes concentrated in the homes of asset owners, and the less widely distributed it is among the general population, the less scope there is for asset-based welfare to operate (Doling, 2017, p263).

The dualization of housing wealth between owners and renters (Koppe and Searle, 2017) has been amplified by developments in the mortgage market outside 'housing policy'. Before the creation of Buy to Let in 1996, landlords did not borrow to buy property and building societies were not keen to lend to landlords (Kemp, 2015). For banks, Buy to Let was a product where competition was lower, regulations less stringent and returns higher than in the traditional mortgage market (Murie and Williams, 2015). Landlords could borrow against their future rental income and, if a conventional mortgage to buy a house represents the only leveraged investment vehicle available to most people (Smith, 2015), then Buy to Let created a new one.

Buy to Let and, more broadly, multiple property ownership (Kadi, Hochstenbach and Lennartz, 2020; Kemp, 2020) represent an enhanced form of asset-backed welfare (Soaita et al, 2017) whose development was supported through the broad welfare state. Housing benefit reduced income risks for landlords and increased the profitability of letting to lower-income households (Murie and Williams, 2015).

3.5 HOUSING AND FINANCIALISATION

These trends were also seen in the literature as evidence of financialisation. Home ownership had combined with asset-based welfare and financialisation to produce 'investor-subjects' (Watson, 2010) and home owners who saw themselves as 'portfolio managers with the equity in our property as our main asset' (Forrest, 2015, p2).

Aalbers (2016a, p3) argues that 'housing and finance are increasingly interdependent and that the financialisation of housing is the general mechanism through which we can analyse this growing interdependence'. The 'Great Moderation' in macro-economic cycles was also

the 'Great Excess' in credit and debt and rising inequality (Aalbers, 2016b). Financialisation across the economy as a whole is seen not just to have fuelled house price growth but also to have helped to produce the insecurity and precarity in the labour market that has excluded people from the secure, well-paid jobs that are a condition of access to home ownership (Arundel and Doling, 2017). Christophers (2019) argues that financialisation should be seen as just part of a wider 'rentierisation' of the UK economy.

Until recently, much of the literature assumed that home ownership would continue to be the vehicle for further financialisation of housing, via increased personal debt and exploitation of 'home as asset'. Since the financial crisis, scholars and policy analysts have turned their attention to the growth of private renting and the decline of ownership (Heywood, 2011) and considered the implications of these being more than just temporary phenomena (Sprigings 2013, Kemp 2015). Financialisation is seen to lie behind corporate takeovers of rental housing (Fields and Uffer, 2014), the emergence of institutional investment in social and affordable housing (Aalbers, van Loon and Fernandez, 2017; Wijburg and Waldron, 2020) and the growth of Buy to Let (Aalbers et al, 2020) and Build to Let (Nethercote, 2019) investment in the private rented sector. Forrest and Hirayama (2015, p233) argue that 'a more vigorous, financialised private landlordism has emerged from the debris of the subprime meltdown' in Britain, the USA, Australia and Japan.

3.6 HOUSING AND POLITICAL ECONOMY

Many scholars have used periodisation as a device to make sense of these changes and as a means of making cross-national comparisons between housing and welfare systems. Similar break points are often used in all three literatures: the creation of the welfare state after 1945; the retrenchment that followed the IMF loan to the UK in 1976 and the election of the Thatcher government in 1979; and the Global Financial Crisis from 2007. Change is associated with the shift from Keynesianism to Monetarism in macro-economics and from Fordist to post-Fordist regimes of accumulation. These frameworks are not policy paradigms but there are similarities between them.

Table 1 provides a rough guide to the different periodisations used in the literature, with room for debate about the beginning and end of each period. The conceptualisations are drawn from the literature in this chapter as a whole.

TABLE 1: PERIODISATIONS OF DEVELOPMENTS IN HOUSING IN A WIDER POLICY CONTEXT

	1945-1975	1976-1988	1989-2007	2008-2021
Political economy	Fordism Embedded liberalism	Post-Fordism	Financialisation Flexible neoliberalism House Price Keynesianism	Late neoliberalism Post-crisis Rentierisation
Macro-economics	Keynesianism	Monetarism Rolling back the state	New Consensus Macroeconomics (NCM) Inflation targeting Fiscal discipline	NCM Quantitative easing + ultra-low interest rates Austerity Macro-prudential regulation
Welfare	Social security	Retrenchment Housing as 'wobbly pillar'	Activation Asset-based welfare Housing as 'cornerstone' Welfare to work	Housing asset-based welfare Housing-related welfare reform Conditionality
Home ownership	Mass home ownership Early home ownership Housing as social right? 'Social project'	Housing as patrimony? Social home ownership Housing ladder	Mature home ownership Home ownership society Housing as asset	Late home ownership Post home ownership society Neoliberal home ownership Refamilisation + social stratification Affordable home ownership Multiple property ownership
Private renting	Controlled rents	Fair Rents	Market rents Buy to Let	Build to Rent
Public renting	Mass council housing Modernisation	Residualisation Demunicipalisation	Social housing Housing associations	Affordable housing Welfarisation Cross-subsidy
Housing policy	Rent control Bricks and mortar subsidy Mortgage tax relief	Right to Buy Switch to personal subsidies	Mortgage tax relief phased out PRS deregulation Private finance Stock transfer Housing benefit	Help to Buy Local Housing Allowance Housing benefit cuts
Financial sector	Building society cartel	Big Bang liberalisation Banks enter mortgage market	Building society conversions Securitisation Sub-prime Buy to Let	Conduct regime

Drawn from: Aalbers (2016), Bohle and Seabrooke (2020), Christophers (2019), Crouch (2009), Daigneault (2014), Doling (2017), Forrest and Hirayama (2015, 2018), Malpass (2008), Malpass and Murie (1999), Murie (2009), O'Leary and Simcock (2020), Palier (2013), Rolnik (2013), Ronald (2008), Ronald and Kadi (2017) Torgerson (1987) Wood (2009)

Aalbers (2016a, p70) proposes three periods in the development of housing since the Second World War: a modern/Fordist period of mass rental and owner-occupied housing, with housing part of, and crucial to welfare policies; a flexible neoliberal, post-Fordist period featuring increasingly financialised home ownership; and a late neoliberal or post-crisis period in which access to home ownership has become increasingly difficult, the discourse of asset-based welfare has spread and more households are excluded.

Seen from a slightly different perspective, these processes are about 'three ages of homeownership' (Forrest and Hirayama, 2018) that begin with 'the exceptionalism of the post-war home ownership era'. The achievement of ownership by a majority of households for most of the 20th century and has been credited as a major factor in reducing inequality during that period (Piketty, 2012). However, 'mature homeownership', associated with high levels of outright ownership and large amounts of housing equity, helped to create the conditions for financialisation before giving way to an era of 'late homeownership' distinguished by social re-stratification (Forrest and Hirayama, 2018).

Other scholars have seen changes in housing and broader political economy in terms of processes of neoliberalisation. Within Britain, private home ownership and deregulated mortgage lending played an integrating role (Wood, 2018). Across developed countries, a post-war 'social project' of home ownership and Keynesian-embedded liberalism was undermined by the economic project of neoliberalism, raising fundamental questions about the future of the tenure and its role as 'a pillar of social integration' (Forrest and Hirayama, 2015, p243), while neoliberal reforms of social rented housing have 'repackaged the poor' for investors (Blessing, 2016).

However, neoliberalism has also been criticised as a catch-all term that risks being 'a substitute for explanations': Murie (2018) highlights the way that the 'shrinking of the state' in housing has been a contested and uneven process and challenges interpretations that see the growth of housing associations as simple 'privatisation'. More subtle interpretations emphasise processes of 'entrepreneurial governmentality' as housing associations straddle welfare and commercial imperatives (Jacobs and Manzi, 2020) and the role of the state in programmes like Help to Buy (Green and Lavery, 2018).

3.6.1 HOUSE PRICE KEYNESIANISM

Perhaps the most influential framing of housing through the lens of political economy and financialisation is the concept of 'Privatised' or 'House Price' Keynesianism. As first proposed by Crouch (2009, p382), this consists of 'a system of markets alongside extensive housing and other debt among low- and medium- income people linked to unregulated derivatives markets'. Crouch presents this as a policy regime rather than a paradigm although its 'unacknowledged' nature bears obvious similarities to Hall's 'taken for granted' framework. While Crouch does not use the term, it also reflects the emphasis of New Consensus Macroeconomics (Arestis and Sawyer, 2008; Daugbjerg and Kay, 2020) on fiscal conservatism, monetary policy narrowly targeting consumer price inflation and assumptions about perfect capital markets (Clift, 2018). Crouch applied the regime across Western economies but argued that it was especially marked in the UK in the wake of the Right to Buy moving large numbers of households on low and moderate incomes into the housing market.

House Price Keynesianism aligns closely with themes in the literature on financialisation and asset-based welfare. By the 1990s, this regime was operating in an international context characterised by disinflation, high home ownership levels, and high levels of mortgage debt and securitisation (Schwartz, 2008). In the UK, it was given new impetus by the Labour government's decisions to give the Bank of England independent control over interest rates within an inflation target in 1997 and then switch the measure of inflation used for that target to one that did not include house prices in 2003 (Hodson and Mabbett, 2009). Hay (2009b) argues that this seemingly technical change in effect amounted to an instruction from the chancellor to the governor of the Bank of England to ignore house price inflation.

The financial crisis and credit crunch initially appeared to mark the end for House Price Keynesianism. However, this was to under-estimate the extent to which it had been 'co-opted as central public policy' in advanced home ownership societies (Nethercote, 2019). Bail-outs for the banks, plus a series of extraordinary innovations in monetary policy, rescued the housing market as well as the financial system. In the UK, estimates by the Bank of England (Bunn, Pugh and Yeates, 2018) suggest that by 2014 real house prices would have been 22 per cent lower without the interventions. At the same time, the introduction of macro-prudential regulation (Baker, 2013) and a new conduct regime for mortgage

lenders (Whitehead and Williams, 2020) made it significantly harder for new entrants to access the housing market. Since 2013, a Help to Buy scheme offering equity loans has enabled more households to buy new homes with smaller deposits, and supported the housebuilding sector, but also represents an intervention that directly involves the state and its balance sheet in risks within private mortgage and housing markets (Green and Lavery, 2018). House Price Keynesianism been buttressed by House Price Interventionism.

3.7 HOUSING AND POLICY PARADIGMS

This chapter has reviewed the ways in which policy change has been conceptualised within the housing literature. The more this has expanded beyond traditional approaches based on housing tenure to a consideration of 'broad' housing policy and its connections with the welfare state and political economy, the more this has been seen in terms of different periodisations and policy regimes.

These may have some similarities with policy paradigms in the way they classify different periods but paradigms-based approaches to explaining these changes are still rare in the housing literature. Where housing scholars do talk in terms of paradigms they tend to use them as a metaphor or heuristic device (Forrest and Hirayama, 2015; MacLennan and Maio, 2017) and do not seek to apply the post-Hall conceptual framework in a systematic way. Similarly, housing has been integrated into work on the neoliberal economic paradigm (Wood, 2018) and paradigms in welfare (Fox O'Mahony and Overton, 2015; Lennartz and Ronald, 2017) and international development (Rolnik, 2013; Van Waeyenberge, 2018) but again more as a metaphor. Regimes and paradigms have been loosely integrated in a study of the shift between Fordist and post-Fordist paradigms of social housing in Germany (Schöning, 2020).

Institutionalist approaches to policy change in housing are also relatively unusual, especially in the context of housing in the UK. Path dependence⁶ was used by Kemp (2000) to explain the Labour government's retreat from wholesale reform of housing benefit after 1997 and the concept seems suited to a policy field based on a physical commodity that is slow to

⁶ An institutionalist approach pre-dating policy paradigms in which future policy options are constrained by the legacy of past policy choices.

produce and tied to a specific place (Bengtsson and Ruonavaara, 2010) or social relations at the time of the creation of a tenure (Lawson, 2010). However, Malpass (2011) concluded that it was better to think of housing in terms of gradual, incremental change rather than path dependency and punctuated equilibrium. Kay's (2005) critique of path dependence acknowledged social housing as a field in which instruments and settings could prove resistant to change at the same time as a paradigm shift in policy as a whole. Jacobs and Manzi (2016) looked at the critical juncture for housing policy of the IMF crisis of 1976 and concluded that Labour ministers at the time had retained more agency than path dependency might imply. They also highlighted the importance of incremental change that can amount to significant transformation over time.

Examples of a more recent historical institutionalist approach include Kemp's (2015) study of the growth of private renting after the financial crisis and Crook and Kemp's (2019) work on housing association investment in the private rented sector. Both draw on processes of drift, layering and conversion (Mahoney and Thelen, 2010) to explain endogenous but transformative change. Kemp (2015) conceptualises tenures as institutions, with the growth of the private rented sector explained in terms of changes in housing policy and developments in domestic and global finance. Crook and Kemp (2019) examine the expansion of large housing associations into private renting and outline processes by which incremental changes to institutions can become transformative over time. Both these papers offer valuable insights into the dynamics of change in housing systems and the ways in which these are influenced by developments in international political economy as well as changes in housing policy but also balance these structural factors against the agency of institutional actors.

Blackwell and Bengtsson (2021) use a historical institutionalist approach to assess the resilience of social rental housing in the UK, Sweden and Denmark. They find that the Danish system proved more resilient in terms of retaining security of tenure and its not-for-profit ethos and that this was explained by its decentralised, tenant-led structure. By contrast, the centralised nature of the systems in the UK and Sweden left them vulnerable when subsidies were slashed in the 1980s and 1990s. Cowan and Marsh (2019) examine the issue of underoccupation in English council housing via a sociological institutionalist analysis of the mechanisms through which the issue was governed. Drawing on the policy instruments

approach of Lascoumes and Le Galès (2007), they conclude that the mechanisms proposed to address underoccupation differed over time in ways that can be explained in terms of 'prevailing policy logics and institutional structures' (Cowan and Marsh, 2019, p319).

Studies of housing that use policy paradigms in a more systematic way are rare, with two recent exceptions. Friedman and Rosen (2020) examine the policy response to a wave of protests in 2011 in Israel and conclude that a neoliberal paradigm of affordable housing was able to adapt in ways that did not fundamentally threaten its underlying foundations. They argue that this was achieved by drawing on a policy instrument for discounted purchase drawn from a 'shadow paradigm' or 'remnant' of the welfare state that is subordinate to the dominant neoliberal paradigm yet remains sociologically embedded in Israel's society and polity.

In a study of post-financial crisis developments in housing in Ireland, Denmark and Hungary, Bohle and Seabrooke (2020) draw on Hall (1993) and Campbell (2004) to conceptualise three paradigms with roots in social democracy, neoliberalism and conservatism - housing as a social right; housing as an asset; and housing as patrimony – and connect them to a varieties of residential capitalism (Schwartz and Seabrooke, 2008) approach. Based on the literature and secondary sources, they argue that all three demonstrate a shift to housing as asset but that this is increasingly tied to patrimony.

These studies show the potential for paradigms-based approaches in assessing the dynamics of policy change that offer new ways of interpreting trends in the developments of housing systems since the financial crisis. However, they do not attempt to apply the means and ends-based frameworks proposed in the literature that followed Hall and they do not cover housing in England or the UK. The next chapter sets out my research methods for a study that attempts to bridge these gaps.

CHAPTER 4

RESEARCH METHODS

4.1 INTRODUCTION

This chapter outlines the methods used in the study and the links between them and the analytical framework. It sets out the research design, reprises the research questions and explains the methodology and approach to data selection and analysis.

A research project that seeks to investigate the role of ideas in the policy process confronts issues of epistemology, ontology and methodology from the outset. The study adopts a pragmatist philosophical stance in which all truths are contingent, truth is what works and ‘the “validity” of a belief or concept is defined in terms of its practical consequences’ (Sanderson, 2009, p708). Pragmatism endorses fallibilism in which ‘current beliefs and research conclusions are rarely, if ever, viewed as perfect, certain or absolute’ (Robson, 2011, p28) and knowledge is open to further interpretation, revision and criticism (Bernstein, 1991; Sanderson, 2009).

It starts from a social constructionist position on epistemology in which meaning is ‘constructed by human beings as they interact and engage in interpretation’ (Robson, 2011, p24) and ‘knowledge is actively “constructed” by human beings, rather than being passively received by them’ (Ormston et al, 2014, p13). It follows that: ‘Subjective meanings are negotiated socially and historically. In other words, they are not simply imprinted on individuals but are formed through interaction with others...and formed through historical and cultural norms that operate in individuals’ lives.’ (Creswell, 2007, p21). Within the policy process, meaning is constructed and framed by policy actors (Fischer, 2003). Even official documents ‘which are intended to read as objective statements of fact are also socially produced’ (Macdonald, 2008, p287).

In terms of ontology, the study adopts a moderate, ‘weak’ or ‘thin’ form of social constructionism (Robson, 2011) that emphasises the constraints that the ‘real’ world places on discursive constructions (Hay, 2009a). In housing studies, this acceptance that there is an underlying reality that is being mediated through social and cultural processes has been seen as offering a fruitful approach to conceptualising homelessness (Fitzpatrick, 2005) and the pathways of housing systems (Lawson, 2010).

This epistemological and ontological positioning has implications for an understanding of the role played by ideas, interests and institutions in policy change and of the nature and role of crises. The research starts from the position that it is the interplay between ideas, interests and institutions that leads to policy change. Discourses may be shaped by existing institutions but they can also help to shape the evolution of institutions (Fischer 2003: Schmidt 2008). The crises that may play an important role in policy change are not self-apparent phenomena but events that need to be narrated and explained as problems that need the attention of policy makers (Blyth, 2002).

These philosophical underpinnings also have implications for the understanding of policy paradigms and for the methodology and methods proposed here. In particular, they support a softer version of paradigms in which incommensurability is not seen as an essential feature of paradigm shift and policy makers may behave more like bricoleurs than 'paradigm men' (Carstensen, 2011). Consistent with this philosophical approach, a pragmatic choice of methods seems appropriate.

4.2 RESEARCH DESIGN

My project seeks to answer the following research questions:

- 1) What have been the factors influencing policy change in housing in England since the Global Financial Crisis?
- 2) Does this change amount to a change in policy paradigm?

Plus these sub-questions:

- i) Was there an identifiable policy paradigm for housing in 2007?
- ii) What policy ideas have emerged in housing over the period?
- iii) What have been the key factors and/or actors influencing policy change?
- iv) How has housing policy changed since 2007?

The scope is restricted to England because an increasing number of policy levers have been devolved to Scotland, Wales and Northern Ireland and housing policy has diverged in the other UK nations as a result (McKee, Muir and Moore, 2017). While the role of ideas and paradigms in this divergence would make an interesting subject for investigation in its own right, it would also mean a proliferation of data to investigate that would be beyond the

resources than are available in a DSocSci research project. The time period chosen runs from the start of the Global Financial Crisis in 2007 to the present, although an appreciation of how policy developed before that will also be required to determine whether a policy paradigm was in operation at the start of the period.

4.3 METHODOLOGY

Qualitative methods are a pragmatic choice for interrogating ideas and their influence. The research design is based on a case study approach suited to a focus on contemporary phenomena within their real-life context and 'when', 'how' or 'why' questions are being posed (Yin, 2003). Consistent with a social constructionist approach, the study relies on interpretive analysis to study the cognitive and normative frames that policy actors use to make sense of policy problems and the different ways that they understand them. Case studies are seen as offering advantages including 'their potential for achieving high conceptual validity; their strong procedures for fostering new hypotheses; their value as a useful means to closely examine the hypothesized role of causal mechanisms in the context of individual cases; and their capacity for addressing causal complexity' (George & Bennett, 2005, p26).

The case study is one of the oldest and most frequently used approaches to qualitative research although opinions vary in the literature about whether it is a methodology or merely a choice of what is to be studied. Following Creswell (2007,p73), the case study is seen 'as a methodology, a type of design in qualitative research, or an object of study, as well as a product of the inquiry' and as 'a qualitative approach exploring a bounded system over time through detailed, in-depth data collection involving multiple sources of information and reports a case description and case-based themes'. A case study design is also consistent with a social constructionist approach that acknowledges the researcher's interaction with the research. This is a single, rather than comparative, case study design and it is exploratory (Yin, 2003) with the aim of developing a richer understanding of the policy paradigm(s) operating in the particular context of housing policy.

Case study approaches were taken in all of the early accounts of policy paradigms: researchers used a combination of existing literature, media reports, official documents and

interviews looked at arguments and counter-arguments put forward in oral and written statements followed by changes in actual policy and especially in goals and strategy (Carson, Burns and Calvo, 2009, p156).

4.3.1 RIGOUR

When compared with other research methods, the weaknesses of case studies are perceived to lie in their lack of generalisability, a tendency to be descriptive and absence of internal validity. A project based on qualitative methodology within an interpretative approach to research cannot hope to meet the standards of falsifiability, generalisability and validity claimed in a positivist approach to research.

However, the literature suggests that qualitative research can demonstrate academic rigour by other means. Reflexivity on the part of the researcher is essential in demonstrating transparency and consistency in their interpretation of the data. Triangulation between different sources of data, such as documents and interviews, is recommended in the literature on methods (Yin, 2003) and on policy paradigms (Carson, Burns and Calvo, 2009; Daigneault, 2014; Kern, Kuzemko and Mitchell, 2015) as a way to increase the trustworthiness of the findings.

4.4 DATA SELECTION

Data for this research come from two sources: a selection of key policy documents; and semi-structured interviews with key policy actors.

4.4.1 OFFICIAL DOCUMENTS

The sample of policy documents⁷ is designed to offer as comprehensive a picture of the stated policies of the government of the day as is possible within the resource constraints of a DSocSci. Based on the literature and my own experience as a specialist journalist, the sample is intended to comprise the most important policy documents published over the

⁷ A full list of documents and debates analysed is presented in Appendix D.

case study period. This is focused sampling based on ‘the selective study of particular persons, groups or institutions, or of particular relationships, processes or interactions that are expected to offer especially illuminating examples’ (Hakim, 2000, p170).

Green and white papers set out official policy as understood by civil servants and ministers. A limitation is that is that they only set out stated policy rather than policy as enacted and implemented. The sample is therefore supplemented by two additional sources. First, election manifestos and mini-manifestos and opposition party ‘green papers’ offer political perspectives unmediated by the civil service. These are also stated policy but may offer more clues about the ideas behind it. Second, parliamentary debates on major legislation affecting housing illustrate the terms of the political debate between different parties at the time and indicate where there is consensus and significant disagreement. The process of debate, and questioning of ministers by MPs from different parties, offers a different perspective on stated policies and the political discourse employed to support them. Second Reading⁸ debates were chosen as the stage of the legislative process at which the key principles behind the legislation are debated and voted upon.

4.4.2 POLICY ACTOR INTERVIEWS

The analysis of policy documents was supplemented by, and triangulated against, interviews with key policy actors. Elite interviews offer a way of looking directly at the ideas that policy makers hold (Daigneault, 2014) and are aimed at exploring how interviewees think the housing system works and what is driving change within it. Open-ended questions were intended to allow them to feel free to develop their own arguments and allow me to test my research assumptions. The overall aim was to generate unprompted answers to questions relevant to my conceptual framework from a range of different actors familiar with the development of housing and housing policy over the period and seek their opinions on what and how much had changed and why.

⁸ Legislation in the Westminster Parliament must pass through different stages in both the House of Commons and the House of Lords. At First Reading, Bills are introduced without debate. Second Reading is the first opportunity for MPs or peers to debate the main principles of the proposed legislation. After that, Bills go through a line by line examination at Committee Stage, followed by a Report Stage where amendments are considered and a Third Reading on the content. The final stage before a Bill becomes an Act of Parliament is the formality of Royal Assent.

Initial recruitment was via email with initial sampling based on my own experience and contacts as a specialist journalist. Within the constraints of a sample size dictated by resources and time available, I attempted to balance different political and sectoral interests and insiders and outsiders in the policy process to ensure a range of views. This was supplemented by asking the initial round of interviewees who else they thought would be worth talking to in an attempt to minimise issues of researcher bias and to identify gaps in the sampling scheme.

Interviews were semi-structured, on the grounds that structured interviews would be too restrictive while unstructured ones risk losing research focus. A topic guide (see Appendix G) was used to help focus the interviews (Bryman, 2004; Arthur et al, 2014). Close attention was given to ordering of questions, with more straightforward questions asked at the beginning to help establish rapport but ensuring that sufficient time is left to address the main research questions (Arthur et al, 2014, p151). Some flexibility was required, for example by varying the order of questions according to the interviewee, allowing for follow-up questions to initial answers or additional questions where appropriate (Bryman, 2004). The aim was to allow the interviewer to guide the discussion while allowing the interviewee enough freedom to address issues that they consider to be important (Hakim, 2000, p35).

The initial plan was that interviews would be done face to face to establish a rapport with interviewees and to observe visual as well as verbal evidence of how they understand the world (Yeo et al, 2014, p182). However, the Covid-19 pandemic meant interviews were instead conducted by video call (using Teams or Zoom). When compared to phone interviews, these offered at least some visual evidence, and, several months into the pandemic, interviewees were comfortable with this method of communication. Subject to interviewee consent, all interviews were recorded and transcribed to allow for thematic analysis during the data analysis stage of the project. Transcription was labour intensive but allowed me to listen again to the interviews and immerse myself in the data.

The aim was to achieve a set of data as rich as possible within the resources available. A total of 35 policy actors were approached either via email or via direct message on Twitter (see Appendix F). Of these, 27 agreed and interviews were arranged between October 2020 and January 2021. Interviews lasted between 30 minutes and 75 minutes, with the duration of the call the choice of the interviewee. While the eight people who declined or failed to

respond would have offered valuable additional insights, the completed interviews gave the balance of different interests and perspectives that was sought. A high level of access to policy makers at a senior level was achieved in a sample⁹ that included former ministers from different political parties, special advisers, senior civil servants and public agency officials from all the main government departments covering housing, as well as MPs, campaigners and policy specialists from the housing, housebuilding and mortgage finance sectors.

Potential limitations of interviews including poor or selective recall and possible bias on the part of interviewees (Lewis and McNaughton Nicholls, 2014) were recognised as well as the risk of poor structuring of questions on the part of the interviewer. For example, a question about ‘changes in housing policy’ was rephrased to ask about ‘changes in housing and housing policy’ when one of the first interviewees pointed out that this made a difference to their answer. This reinforced the importance of triangulation across the interviews and with data from the documentary analysis stage of the project as a means of corroborating evidence from different sources (Creswell, 2007, p208).

Interviews were conducted on an anonymised basis with attribution to a generic job function description agreed with the interviewee. While some were happy to be quoted by name, others felt freer to talk on this basis and it seemed logical to treat attribution in the same way for all interviewees; they are identified by interview number in Chapter 6. Some interviewees had changed their role several times since 2007, giving them a varied perspective on policy which was particularly valuable. Where their role is specified in this chapter, this refers to what they were doing at the time of the events described.

4.5 PERSONAL POSITIONING

It is important to acknowledge from the outset that ‘scholars have beliefs about what the social world is made of and how it operates, and these beliefs influence their choices about how to construct and verify knowledge statements about that world’ (Bennett and Elman, 2006, p456-457). The same is true of journalists, no matter how hard they strive to maintain

⁹ For a full list of interviewees, see Appendix E

balance, and my long experience as a journalist covering housing and social affairs inevitably affected my positioning in the research project.

In advance of conducting the research, I believed that my familiarity with the issues, people and institutions involved in housing policy and how it has developed over time, plus a well-practiced interview technique, would be advantages. Some potential interviewees were already journalistic contacts while others were familiar with my work and this may have made it easier to get them to agree to be interviewed for the project. Against that, my experience as a journalist may also have brought with it ingrained ways of making sense of housing policy and cognitive biases that a researcher fresh to the subject would not have. In some cases, my identity as a journalist may have dissuaded some potential interviewees from participating, despite my different role in this process and my offers of anonymity and unattributability. I sought to mitigate these problems with clarity in my intentions, reflexivity as a researcher and close attention to the data.

4.6 DATA ANALYSIS

Two frameworks (Kern, Kuzemko and Mitchell, 2014, 2015; Daigneault, 2014, 2015) drawing on the ‘softer’ version of policy paradigms (Section 2.3.1) were selected for a pilot analysis of policy documents to test their efficacy in the context of this project. Each proposes four dimensions of a paradigm. Kern, Kuzemko and Mitchell (2014) put forward ideas about the subject and how it should be governed, goals, instruments and governance institutions. Daigneault (2014, p461) proposed: ‘i) values, assumptions and principles about the nature of reality, social justice and the appropriate role of the state; ii) a conception of the problem that requires public intervention; iii) ideas about which policy ends and objectives should be pursued; and iv) ideas about appropriate policy ‘means’ to achieve those ends (i.e. implementation principles, type of instruments and their settings)’.

The second was chosen for three main reasons. Daigneault’s framework emerged as a better fit with the way that ideas are set out in domestic policy documents. Although governance is an important issue in housing, it is arguably a more important dimension in Kern, Kuzemko and Mitchell’s case of international energy policy and therefore justifies a separate category for analysis. Daigneault’s framework was also used in Nicholls and

Teasdale's (2017) work on 'nested paradigms' and therefore offers an established route to my intended analysis of the relationship between paradigms in housing policy and paradigms in other areas such as economic policy and welfare policy.

Moving to the main study, the sample of official documents and parliamentary debates identified above was analysed in three stages. The focus in the first was the elements of policy paradigms identified in Daigneault's framework and on the relationship between housing and other policy paradigms. The second paid close attention to discourse and to the use of policy metaphors and narratives that Hall (1993, p291-292) argued 'can structure many aspects of what is to be done' even in policy fields where paradigms are not 'fully elaborated'. The third involved thematic analysis of the documents using NVIVO. As recommended in the methods literature, the analysis was in two stages, with data management followed by abstraction and interpretation to create more analytic concepts and themes and look for patterns of meaning (Spencer et al, 2014). Codes were developed from my theoretical approach while also leaving space for themes to emerge from the data, allowing a dialogue between the two.

The methods literature argues that thematic analysis can be used as a constructionist method that examines the way in which realities, meanings and experiences are the effects of discourses operating within society (Robson, 2011). This aligns with my ontological and epistemological positioning and approaches taken within the policy literature. For example, Daigneault (2015, p459) criticises a 'revealed ideas' approach to policy paradigms that neglects 'the *actual* normative and cognitive ideas of policy actors in favour of those *revealed* by the adopted policies' [original emphasis].

The same three-stage approach was used in analysis of the interviews, building on the themes identified in the document analysis. The aim here was to establish how interviewees understand the world and the meaning of particular events. This recognises that 'as meanings are not directly observable, the realm of meaning has to be approached through reflection and interpretive analysis' (Fischer 2003, p139). In part, this was through the narratives and metaphors interviewees use to make sense of housing policy, in part the causal chains they used to understand policy problems. The researcher has to try 'as it were, to get inside the heads of the particular players in an effort to figure out the thinking behind the actions at issue' (ibid, p141).

4.7 ETHICAL CONSIDERATIONS

Ethical approval was granted for this study by the University of Bristol's School for Policy Studies research ethics committee in August 2020.

The main ethical consideration concerned procedures for conducting the policy actor interviews and management of interview data. All interviews were subject to the informed consent of interviewees, either in writing in advance or agreed at the start of the interviews. All of them occupied senior political and policy roles and were used to being interviewed. They knew that they would not be named in the study, partly to encourage them to feel able to be open in what they say but partly to ensure a consistent approach to their data. However, they were also advised that complete anonymity could not be guaranteed as the specialist nature of some of their roles meant that they could be identifiable from the details of what they said even if quotations were only generically attributed. Interviews were recorded subject to their agreement and transcribed and stored securely. In line with university policy, at the end of the project, data will be stored and made available to other researchers via the Research Data Repository or UK Data Archive. Data will be anonymised and any references that could identify the interviewee removed.

CHAPTER FIVE

FINDINGS PART ONE: POLICY DOCUMENT ANALYSIS

5.1 INTRODUCTION

This chapter draws on the policy paradigms literature for an analysis of official documents published before and after the start of the Global Financial Crisis in 2007. It proposes a provisional categorisation that will be triangulated against findings from interviews with policy actors in Chapter 6.

The analysis looks further back than 2007 to establish the nature of the policy paradigm in operation at the time as a baseline for assessing any subsequent changes. The starting point is a matter of judgement. It could have been taken as 1979, with the election of Margaret Thatcher's Conservative government and the introduction of the Right to Buy. However, the mid-1980s was selected as the period that saw extensive liberalisation of mortgage finance under the Big Bang and the 1988 Housing Act, which is identified in the literature as a key turning point in policy on the private and social rented sectors.

The analysis draws on three principal sources of data: the general election manifestos of the main political parties; green and white papers on housing; and parliamentary debates on major legislation affecting housing. Key events and policy developments affecting housing that took place beyond the confines of formal 'housing policy' are often referred to in these debates and, where appropriate, are also referenced in the analysis¹⁰.

The documents were first coded on the basis of Daigneault's four dimensions of a policy paradigm. It soon became apparent that these are not necessarily discrete categories: policy ends and instruments often have ideas about the policy problem and values embedded within them; ideas about the roles of different tenures may express values; and ideas about the problem that requires intervention often imply ends and sometimes means. Some interpretation was therefore required to determine how to apply some of the categories but the intention was to apply the same criteria across the different documents before moving to thematic analysis.

¹⁰ Details of the documents and debates analysed are presented in Appendix D.

The analysis found clear evidence of a housing policy paradigm in operation in 2007 and tentative evidence of a shift to a 'proto-paradigm' based on affordable housing in the period since.

5.2 FROM COUNCIL HOUSING TO SOCIAL HOUSING

The policy documents and debates analysed suggest evidence of a significant shift in the housing policy paradigm from the 1980s that was evident across all four of the dimensions of a policy paradigm in the framework derived from Daigneault (Section 2.6.3).¹¹

Support for the view that the policy changes in the 1980s represented a break with a 'council housing' paradigm comes from the way that it was framed by Nicholas Ridley, the environment secretary¹², and by the opposition during the second reading debate on what became the Housing Act 1988. Ridley presented it in paradigmatic terms as a reversal of the policy regime that had begun with the introduction of rent control during the First World War and as the end of 'the stalemate of doctrinaire disagreement' (HC Deb, 30 November 1987, Vol 123). The shift was also evident in an important change in tenure terminology during the same period. The term 'social housing' was not once used in the 1987 housing white paper (DoE, 1987) but gained in currency after the 1988 Act because 'council housing' was no longer accurate in a world in which local authorities had lost their dominant role in new provision¹³. This was a change in 'the very terminology through which policymakers communicate about their work' (Hall, 1993, p279).

What I am calling the 1988 framework refers to a series of changes that happened during the 1980s. This is not to argue that the 1988 Act was the start of the paradigm shift, or that it alone changed everything, or that it would not be further refined. The introduction of the Right to Buy in 1980 was a huge change for council housing and home ownership alike but, from the point of view of the housing system as a whole, the 1988 framework can be seen in Carson Burns and Calvo's (2009) terms as the tipping point in a gradual shift to a new

¹¹ Since this dissertation focuses on the period since 2007, space does not allow for the inclusion of the full analysis on the dimensions of the earlier paradigm but the results are presented in Table 2 and key points are referenced in Table 3 later in this chapter.

¹² See Appendix B for a guide to the main government departments and principal political actors over the period.

¹³ See Appendix C for a table setting out changes in the balance of the main housing tenures since 1980.

paradigm that had begun earlier and continued afterwards. It also represented a shift in the 'locus of authority' (Hall, 1993, p286) within social housing from local authorities to housing associations and within mortgage lending from building societies to banks. Consistent with my earlier point about terminology, Section 21 of the 1988 Act and Section 106 of the Town and Country Planning Act 1990 are still routinely used more than 30 years later as generally understood shorthand terms for important legal principles affecting private renters and landlords and housebuilders and planning authorities.

None of these changes meant that council housing ceased to exist in 1988, or that it would not continue to exist in a more limited form up to the present day, or that a small housing association sector did not already exist, but it was intended to mean the end of the 'municipal monopoly' (Conservative Party, 1987). As argued in Chapter 2, changes in the pattern of new construction or policy changes that affect tenure distribution take time to have an effect. Empirically, the impact of some changes can be seen relatively quickly: the Right to Buy contributed to a seven percentage point rise in the proportion of homes that were owner-occupied between 1981 and 1991 that was matched by a seven percentage point decline in the proportion rented from a local authority; and a doubling in the proportion of homes rented from a housing association in the ten years after 1988 was matched by further decline in council housing (see Appendix C). However, other changes happened more gradually: even though the 1988 framework established the conditions for the revival of the private rented sector, it only applied to new tenancies and growth did not happen on any significant scale until after the creation of Buy to Let in 1996. Equally, the survival of substantial amounts of local authority housing and even some pre-1989 regulated private tenancies indicates that the council housing and social housing paradigms overlapped each other and supports the view that there can be some commensurability between paradigms.

5.2.1 PARADIGM SHIFT

The analysis shows that, at the most abstract level of 'values, assumptions and principles about the nature of reality, social justice and the appropriate role of the state' (Daigneault, 2014, p461), the shift between paradigms was marked by a change in the dimensions of home prioritised in public policy. Where quantity, security and affordability were dominant

concerns under the council housing paradigm, opportunity and choice were the predominant values under social housing. Home ownership was to be the aspiration for all as 'the foundation stone of a capital-owning democracy' (Conservative Party, 1987). The two paradigms involved two different conceptions of the role of the state and of how to deliver social justice in housing, with local authorities having a direct and central role in provision under 'council housing' and a strategic role as enabler of private and third sector solutions under 'social housing'.

In the dimension of ideas about the problem that requires public intervention, thinking on housing in this period drew on discourses of New Public Management and welfare dependency. Under council housing 'whole communities' were held to have 'slipped into a permanent dependence on the welfare state from which it is extremely difficult for people to escape' and 'indiscriminate' bricks and mortar subsidies were seen as wasteful and public spending could be targeted more effectively through personal and potentially temporary subsidies for people who needed them (DoE, 1987, p2). On the one hand, this allowed rents to be increased to a level high enough for private landlords to be able to make a return on their investments and for housing associations to be able to raise private finance; on the other, it depended on the creation of a national and integrated system of housing benefit to cover the rents of tenants who could not afford them. Compared to the previous system of rent rebates and rent allowances, this meant that housing policy became ever more tied up with welfare policy, even though the two were administered by different government departments.

This is an illustration of the fact that the paradigms that I am calling 'council housing' and 'social housing' are not just about homes for subsidised rent but about the housing system as a whole. The era of council housing was also the era of the municipalisation and slum clearance of private rented housing and of rent regulation and security of tenure for the private tenants that remained. Mass council housing developed at the same time as mass home ownership, with bricks and mortar subsidies for local authorities matched by mortgage interest tax relief for home owners (Malpass, 2004). The Right to Buy was a huge change for council housing but could still be seen as part of this 'mass' model of housing. Equally, the 'social housing' paradigm was about much more than just social rented housing provided by different types of landlord or even the use of private as well as public finance to

support provision. The 1988 framework marked just as big a turning point for the private rented sector, with a regime based on the assured shorthold tenancy to guarantee possession and market rents to (as the government argued) usher in an era of new investment. This enabled the later creation of Buy to Let. The social housing era also saw the phasing out of mortgage interest tax relief for home owners, a policy instrument once seen as so politically untouchable that it could survive the tax it was relieving by several decades but which by the 1990s seemed an anachronistic government subsidy.

The stability of the paradigm was demonstrated when a Labour government took power in 1997 committed to the retention of most of its key objectives and instruments and settings. Intuitively, this seems an important indicator of ideational consolidation and their survival for more than one government's term of office is one test of radical policy change posited in the critical junctures theory proposed by Hogan and O'Rourke (2015). Labour had initially opposed the Right to Buy and the deregulation of the private rented sector but by 1997 it accepted both. Instruments introduced under the 1988 framework such as the assured shorthold tenancy and private finance for housing associations were more than just tools for achieving policy objectives: they were institutions that structured public policy and the behaviour of policy actors (Lascoumes and Le Galès, 2007) and became part of a 'taken for granted' policy framework under both parties.

Crucially, the shift in housing policy was influenced by, and in turn influenced, changes in other policy paradigms. The intimate connection between housing and social security policy, and the crucial importance of the creation of housing benefit, has already been noted. The liberalised mortgage market became an important part of the 'social housing' paradigm. The first wave of loans to tenants to exercise the Right to Buy was initially financed by local authority mortgages, which added to the Public Sector Borrowing Requirement. Prior to the 1986 Big Bang, mortgage lending was dominated by building societies whose conservative lending model restricted their lending and banks were reluctant to enter the market. The government encouraged both to extend their sources of financing and their lending until the Big Bang made the mortgage market part of the on-going expansion of credit (Oren and Blyth, 2019). This underpinned the government's ambitions for a wider 'property-owning democracy' through the 1980s and beyond but also created some of the conditions that would help send it into reverse (Arundel and Ronald, 2020).

5.2.2 ANOMALIES AND POLICY FAILURES

Just as the shift from a council housing to a social housing paradigm took place over time so the social housing paradigm gradually developed, influenced by changes within the housing field and in related policy areas. However, the paradigm also contained contradictory elements that emerged as anomalies and as instances of policy experimentation and failure that Hall (1993, p280) identified as 'likely to play a key role in the movement from one paradigm to another'. Attempts to push the marketisation of social housing beyond the transfer from local authorities to housing associations largely failed. Social housing proved to be something of a compromise as significant amounts of council housing remained in urban centres and housing associations looked to retain a social ethos in a more commercial world (Murie, 2018). The system was dependent on housing benefit 'taking the strain' of higher rents but, for all the promises made by Nicholas Ridley in 1987, it could not do so indefinitely.

In the four years after the Housing Act 1988 became law, the housing market went through a boom and then a bust as interest rates peaked at 15 per cent on Black Wednesday in September 1992¹⁴. The falling house prices, negative equity and repossessions that followed underlined the close relationship between stability in the housing market and the wider economy. The focus of macro-economic policy switched to inflation targeting and then an independent Bank of England with control over interest rates. Base rates fell to between 3.5 per cent and 7 per cent between 1993 and 2007, fuelling a recovery and then a fresh boom in house prices.

At the same time, the liberalisation of financial markets continued to be seen as a desirable method of increasing the supply of credit and opportunities for home ownership right up to the start of the Global Financial Crisis. 'House price Keynesianism' (Crouch, 2009) linked household debt, house prices and economic growth. Further support for housing market growth came via instruments in housing policy such as help for first-time buyers and key workers to buy and official encouragement for more innovative forms of lending. In July 2007 the Treasury commissioned a review of barriers to the supply of funds to mortgage

¹⁴ House prices fell by 35 per cent between 1989 and 1993 largely as a result of spiralling interest rates. In part this was due to maintaining a minimum exchange rate to stay in the European Exchange Rate Mechanism. In a single day on 16 September, 1992, interest rates rose from 10 to 15 per cent, before the chancellor withdrew from the ERM.

lenders, noting that: 'In the UK, the mortgage-backed securities market is growing but still relatively under-developed, compared with the US for example.' (DCLG, 2007, p92). This was two months before the collapse of Northern Rock but after the first warning signs of widespread problems in the US mortgage-backed securities market. The UK may not have seen the same scale of expansion of sub-prime lending as in the US but it had its own problems with self-certified and 100 per cent-plus mortgages (Whitehead and Williams, 2020).

The overall rate of owner-occupation in England began to fall in 2004 but the decline in mortgaged ownership began nine years earlier in 1994, reflecting a decrease in the proportion of households under 35 who were succeeding in buying their first home (DCLG, 2010; MHCLG, 2020a)¹⁵. In response to increasingly unaffordable house prices, the Labour government increased the scope and scale of its affordable housing programme for key workers and first-time buyers as well as social tenants (Provan et al, 2017). However, the mismatch between rising demand for homes and inadequate supply was seen as a failure that risked 'widening wealth inequality, frustrated aspirations and damage to our economy' (DCLG, 2007, p5).

A review of housing supply (Barker, 2004) for the Treasury concluded that housebuilding numbers needed to be substantially increased to bring down the long-term upward trend in real house prices, improve macroeconomic stability and deliver greater affordability. This underpinned the target set in the 2007 housing green paper of 240,000 additional homes a year to meet growing demand and address affordability issues (DCLG, 2007, p7).

5.3 FROM SOCIAL HOUSING TO AFFORDABLE HOUSING?

By contrast with the paradigm shift from council housing to social housing, the transition to what is tentatively proposed as an 'affordable housing' proto-paradigm was a messier and more drawn-out process that was as much a product of circumstances as political choices. The term 'proto-paradigm' is used because it is more wide-ranging than a 'policy theory' specific to a particular policy but also because it is not clear that it possesses the internal coherence that is 'a necessary condition for the existence of a policy paradigm' (Daigneault,

¹⁵ See Appendix C for a breakdown of tenure change.

2014, p458). Leaving this issue to one side, change is still detectable in all four of Daigneault's dimensions of change, although not on the same scale as the earlier shift between the council housing and social housing paradigms.

Table 2 below attempts to quantify the extent of the change on each dimension on an ordinal scale to nuance the analysis, following Daigneault's advice (2015, p55). This is necessarily a subjective judgment on the part of the researcher but comparing the extent of change since the mid-2000s with the paradigm shift that that is already established to have happened during the 1980s provides a baseline for the more recent case.

TABLE 2: DIMENSIONS OF CHANGE IN THE HOUSING POLICY PARADIGM

	‘Council housing’ (from 1945)	‘Social housing’ (from 1980s)	‘Affordable housing’ (from mid-2000s)
Values, assumptions and principles about the nature of reality, social justice and the role of the state	Security, quantity, affordability Housing as social right State as direct provider	Opportunity, choice, From 1979: independence, responsibility From 1997: quality, community Housing as asset State as enabler	Opportunity, affordability, quantity From 2010: Independence, community From 2015: Security Intergenerational equity Housing as asset Some state role in provision
Change (out of 10)		8	4
Conception of the problem that requires public intervention	Housing shortage Landlordism (Rachman) Slum housing	Too much regulation means too little choice Councils inefficient, council housing causes dependency Bricks and mortar subsidies wasteful From 1997: Excluded communities	Unaffordability caused by failure to build enough homes Planning system a barrier to supply From 2010: Top-down targets, social housing part of culture of dependency From 2017: social housing stigma
Change (out of 10)		9	4
Ideas about policy ends and objectives	Build more homes to meet housing shortage Subsidise local authorities to build council housing Support home ownership	Increase choice and competition Reduce municipal monopoly Increase asset ownership <i>From 1992: ‘sustainable home ownership’</i> <i>From 1997: Decent Homes, tackle social exclusion</i>	Increase housebuilding Revive home ownership Work should always pay <i>From 2010: Localism, marketise social housing</i> <i>From 2017: Social housing as safety net and springboard</i>
Change (out of 10)		9	5
Ideas about appropriate policy means (implementation principles, instruments and their settings)	Private rented sector (PRS) rent control, security of tenure best for tenants Mortgage interest tax relief (MITR) for all Bricks and mortar subsidies for councils	Right to Buy (RTB) builds property-owning democracy Assured Shorthold Tenancy + market rents increase choice Housing associations to take over as main social housing providers Private finance cuts public borrowing Housing benefit (HB) will take strain of higher rents From 1992: MITR raises house prices – phase it out	Local Housing Allowance to allow PRS tenants to shop around (from 2010: caps to cut bill) HA cross subsidy from sales and market rent Self-financing for councils <i>From 2010: Benefit cuts and freeze as HB ‘out of control’</i> Help to Buy to support market <i>From 2019: Abolish Section 21 to improve rental market</i>
Change (out of 10)		9	7
Anomalies and policy failures	Council housing quality PRS disinvestment Lack of choice Mortgage cartel 1976 IMF crisis – cuts in public spending Homelessness – 1977 Act	Escalating housing benefit bill Limits of RTB? Residualisation Housing market boom & bust Instrument fails First signs of fall in first-time buyers v rise in Buy to Let Rising homelessness	GFC and response Grenfell Tower fire 2017 Leasehold, cladding scandals PRS an unfair market? Unaffordable ‘affordable’ homes Rising homelessness Instrument u-turns and fails Fall in ownership + Generation Rent

5.3.1 PARADIGM SHIFT?

As with the earlier period, policy change after 2007 consolidated gradually over time. It was also marked by another of the changes in terminology that Hall (1993, p279) highlighted as significant in the process. On one level, 'affordable housing' was, and continues to be, a collective term for all forms of housing built with bricks and mortar subsidies, whether for rental or home ownership. On another, increasing use of 'affordable housing' during the 2000s and 2010s reflected unaffordable prices and rents. The transition from 'social' to 'affordable' can be seen as a semantic shift and a rationalisation of the failure to address the underlying issue of affordability. This reflected an underlying debate about the cognitive and normative ideas embedded in housing policy. The meaning of 'affordable' – whether it should mean in relation to market prices and rents or in relation to incomes – was at the heart of this.

The change in terminology also signalled changes in the sort of homes being delivered: affordable and low-cost home ownership schemes became an increasingly important part of the grant-funded programme at the expense of rented homes; and an increasing proportion of households who would once have qualified for social housing were housed in private rented sector homes with rents that were only affordable because of housing benefit. After 2010, Conservative ministers were accused by Labour of blurring the distinction to conceal deep cuts to the Affordable Homes Programme and a switch of development funding from social rent to higher Affordable Rent. The definition of 'affordable housing' within the National Planning Policy Framework was broadened to include discounted market sales and other affordable routes to home ownership and an initial draft lacked any explicit reference to social rented housing (MHCLG, 2019). Though not formally defined as 'affordable housing', Help to Buy expanded state support via mortgage guarantees to boost low-deposit loans and equity loans for new-build homes.

Housing benefit was the key policy instrument that 'took the strain' of private market rents and higher social rents and made them relatively affordable for low income households under the social housing policy paradigm. However, the housing benefit bill trebled between 1986/87 and 1995/96 (Stephens et al, 2020, Table 109) and governments began to impose restrictions on entitlements from the mid-1990s. In 2008, the Labour government introduced Local Housing Allowance for private tenants. This paid a flat rate by property size

in each local area rather than the actual rent on the basis that allowing tenants to keep some of the difference would give them an incentive to 'shop around' for a cheaper rent. After 2010, by which time the bill had doubled again, the Conservative-led coalition government argued that housing benefit was 'out of control' and introduced a succession of restrictions and freezes in LHA levels for private tenants and cuts in entitlements for social tenants. Under the affordable housing proto-paradigm, therefore, growing numbers of tenants had to make up a shortfall between their housing benefit and their rent out of their other benefits, which were also cut and frozen and capped. Changes at the level of instrument settings had a profound effect on entitlements, on ideas behind the instrument itself and on the role that housing benefit had been advertised as playing in the 1988 settlement.

5.3.2 ANOMALIES AND POLICY FAILURES

As earlier, I am using the term 'affordable housing' as a term for a regime that stretched across the housing system and different tenures. As before, council housing and social housing continue to exist. Unlike earlier, the switch was not a (relatively) coherent process but a contradictory one that welded together very different ideas. As it developed under Conservative-led governments from 2010, it combined an attempt to reduce the role of the state and increase the role of markets in social housing at the same time as it did the opposite for the private housing and housebuilding markets. A country that had aspired to be a property-owning democracy saw home ownership fall from a peak of 71 per cent in 2003 to 63 per cent in 2013-14 (see Appendix C). Amidst rising concern about inter-generational equity, governments clung to faith in housebuilding targets as a means of reversing this trend.

Failures at the level of policy instruments indicate a system under pressure. Manifesto commitments to fund the extension of the Right to Buy to housing association tenants and build 200,000 discounted Starter Homes (Conservative Party, 2015) were legislated for and then dropped. In another sign of stress on the existing policy system, reforms have been introduced or are promised to key elements of the 1988 framework, such as tight controls on local authorities' ability to build new homes and the Section 21 procedure granting landlords no-fault possession of their property. The Grenfell Tower fire exposed inadequate

regulation and inequality in social housing (MHCLG, 2018) while the cladding scandal that followed has exacerbated existing problems with leasehold that have exposed the precarity of this form of home ownership.

5.3.3 NESTED PARADIGMS

As seen in Chapters 2 and 3, the financial crisis and the policy response to had profound impacts on the housing policy paradigm. Table 3 (below) breaks down key changes within different housing micro paradigms and nested meso and macro policy paradigms in related policy areas between the council housing, social housing and affordable housing period. From outside 'housing policy', it takes Forrest and Hirayama's (2018) periodisation of developments in home ownership, and adds deregulated private renting to run alongside mature home ownership and Buy to Let-fuelled investment to become part of late home ownership. At the macro level, a financial crisis that had its origins in housing might have been expected to lead to profound change in a political economy based on House Price Keynesianism but policy changes after 2007 reinforced it. At the meso level, monetary policy innovations including near zero interest rates and quantitative easing reduced the cost of mortgage borrowing and supported asset prices for existing homeowners and landlords at the same time as austerity in fiscal policy squeezed public investment in social housing and changes in financial regulation reduced the availability of high loan-to-value mortgages.

TABLE 3: MICRO, MESO AND MACRO PARADIGMS

	‘Council housing’ Early home ownership Regulated renting (post-1945)	‘Social housing’ Mature home ownership Deregulated renting (post-1980)	‘Affordable housing’? Late home ownership (post-2007)
Social rented sector	Local authorities (LAs) in leading role Paternalistic Cuts (from 1976)	Housing associations (HAs) Private finance LA strategic role Stock transfer Right to Buy	Commercialisation of large HAs Cuts and end of social rent funding 2010 Self-financing and limited LA build role Affordable Rent + fixed-term tenancies Post-Grenfell rethink?
Private rented sector (PRS)	Rent regulation Security of tenure Municipalisation	Market rents and Assured Shorthold Tenancy Revival and investment Buy to Let (BTL)	Overtakes social renting Buy to Let – Generation Rent Build to Rent Re-regulation?
Home ownership	Mortgage tax relief Rise of two-earner families Inflation erodes debt	Boom and bust 1989-92 Repossessions Recovery and price boom Mortgage tax relief phased out	Price boom before GFC Low rates/QE: asset values Decline in ownership rate Help to Buy Leasehold and cladding scandals
Affordable housing	Shared ownership + Low-cost home ownership (LCHO)	Growth of SO + LCHO Shared equity models Section 106 (1990)	Affordable rent Funding switch to LCHO Help to Buy
Homelessness	Gaps in safety net 1977 Act	Duty scrapped, restored Social exclusion Rough sleeping	Discharge to PRS Rough sleeping
Housebuilding and planning	Mass housebuilding for sale Timber frame scandal	Crash and recovery 1992 Consolidation Mixed communities 240,000 pa target	‘Top-down targets’ to local incentives National Planning Policy Framework 300,000 pa target Reform planning = fix housing? Building Beautiful
Social security	Rent rebates/allowances	Housing benefit (HB) Shift to personal subsidies: HB ‘to take strain’	Welfare reform: Universal Credit, conditionality, LHA, caps and freezes HB ‘out of control’ Cuts break link with rents
Mortgage and financial markets	Building society cartel	Big Bang Demutualisation Banks + credit boom Buy to Let	Global Financial Crisis and credit crunch Help to Buy Funding for Lending BTL boom
Labour market	Full employment Unionisation	Recessions 1981, 1991 Unemployment	Low pay – insecure jobs Welfare to work
Economic policy	Keynesian demand management IMF crisis 1976 Monetarism	Monetarism ERM withdrawal New Consensus Macro House Price Keynesianism BoE independence 1997	GFC – brief Keynesian response then austerity Macroprudential regulation Ultra-low rates and QE Use of contingent liabilities

Given the importance of home ownership to the wider economy, governments adopted policy instruments designed to boost housebuilding and transactions and make it easier for first-time buyers to enter the market. Help to Buy evolved out of support measures for housebuilding first introduced by Labour after 2008 into a major expansion of the role of the state in the housing market via the use of financial transactions and contingent liabilities rather than conventional fiscal policy. The loans gave the government a direct stake in the housing market to go with the implicit stake it already had under House Price Keynesianism. By the first quarter of 2020, over 270,000 properties had been bought for a total of £73 billion with equity loans worth £16 billion (MHCLG, 2020c).

Cuts in housing benefit were accompanied by caps, freezes and cuts in entitlement to other benefits. At the same time, conditionality, sanctions and welfare to work schemes increased pressure to take low-paid and insecure employment. The same rhetoric about 'welfare dependency' that had marked the political critique of council housing in the 1980s was used about social housing in the 2010s.

The net effect of all this at the micro level of tenure was to support house prices while reducing the cost of credit for home owners and landlords and to reduce the supply of social housing at the same time as demand for it was rising. What I am calling the affordable housing proto-paradigm was an attempt to reconcile these two poles of policy with a series of policy instruments designed to produce more 'affordable' homes at higher rents and improve access to home ownership at the same time as a more general drive to 'fix the broken housing market' (DCLG, 2017) by increasing the supply of new homes. This emerges from the policy documents as the central objective of housing policy and targets are currently 300,000 new homes a year by the mid-2020s and at least a million over the current parliament (Conservative Party, 2019, p31).

5.4 ALTERNATIVE ARGUMENTS

It is important to consider potential counter-arguments to this position. The developments considered to be a proto-paradigm may simply be the results of reductions in public spending. This is certainly true of cuts in the Affordable Homes Programme and housing benefit. However, set against this are ideational changes such as those signalled by the shift

in terminology from 'social housing' to 'affordable housing' and by changing ideas about the role of social housing embedded in policy instruments such as fixed-term tenancies.

Policy failures and u-turns that I am interpreting as flux within the new paradigm could be seen instead as anomalies undermining the social housing paradigm but without anything coherent to take its place. It is certainly true that much of the policy agenda laid out in the 2015 Conservative manifesto and Housing and Planning Act 2016 was not delivered: no Starter Homes were ever built; plans for higher rents for higher earners, mandatory fixed-term tenancies for new council tenants and forced sales of vacant council houses were all dropped; and the Right to Buy has not been extended to housing association tenants. However, the ideas embedded within these instruments had appeared to signal a new conception of the relationship between social housing and the market so they should be seen as more than just anomalies.

A conceptual framework derived from comparative political economy might offer another perspective. Under varieties of residential capitalism (Schwartz and Seabrooke, 2009), the UK is categorised as a liberal or liberal-market regime that features 'high personal debt on mortgages and high rates of home ownership, a combination permitted by financialisation' (Seabrooke, 2012). However, with the UK classified as a liberal regime throughout the period since 1988, this seems to lack nuance at the level of a single country. In a development of that, Bohle and Seabrooke (2020) propose three housing paradigms – housing as social right, housing as asset and housing as patrimony – to correspond with social democratic, neoliberal and conservative politics in Denmark, Hungary and Ireland. They highlight a paradox since the GFC whereby all three countries have moved from housing as asset to housing as patrimony, with market-driven programmes embedding increased dependence on family wealth irrespective of varieties of residential capitalism (ibid, p428). This has also happened to some extent in England, with increasing reliance on 'the Bank of Mum and Dad' to finance house purchases, but Help to Buy can arguably be seen as a corporatist element running alongside this. Since an international comparison is not part of my study, it seems more logical to use a framework designed to capture nuances within domestic policy. In the first row of Table 5, a shift was noted from housing as social right under the council housing paradigm to housing as asset under social housing and

affordable housing, but it is quite possible to argue that elements all three of Bohle and Seabrooke's paradigms were present at all three time periods.

5.5 CONCLUSION

My conclusions on a second shift of policy paradigm from social housing to affordable housing are necessarily more tentative than on this earlier shift. In part this is because of the problem inherent in relying on policy document analysis: should the claims made in them be taken at face value or not? This is exacerbated by a problem of timing. The shift to social housing happened long enough ago to be corroborated from the outcomes of policy and the wider policy literature. Dispassionate analysis of trends in contemporary policy is more difficult.

The shift to affordable housing that I am positing happened much more recently and in some cases involves policies that have been proposed but not yet implemented. In addition, although some of the initial policy changes relevant to the shift were introduced by Labour before 2010, most of them were made by Conservative-led governments after 2010. This means that one test of radical ideational policy change – the survival of changes beyond one government's term in office (Hogan and O'Rourke, 2015) – can be conducted between the administrations of different prime ministers but not between those run by different political parties. The next stage of my analysis – interviews with key policy actors – is designed in part to address these issues, as well as offering triangulation between different sources of data as recommended in the literature.

In conclusion, it is clear from the policy documents that there have been significant policy change in housing since the Global Financial Crisis. However, it is not yet clear whether this represents a substantial enough departure from the policy equilibrium to amount to a shift in policy paradigm as defined in the literature. In particular, the proto-paradigm appears to lack the same internal coherence across the housing system as a whole as the earlier shift to a social housing paradigm, therefore failing to meet one of the conditions for the existence of a paradigm proposed by Daigneault (2014). There is considerable evidence of policy layering (Mahoney and Thelen, 2010), for example in the development of different

affordable housing schemes, that could point instead to the sort of 'tense layering' that Kay (2007) argued can lead to 'synthetic' paradigms.

Finally, a new process of paradigm flux and paradigm stretching may already be underway. In the wake of the Global Financial Crisis, crisis has seemed to follow crisis in politics, housing and fire safety and public health. Severe stretching of my affordable housing proto-paradigm was signalled by the failure of policy instruments proposed in 2015 and 2016. Tentative moves towards the re-regulation of the private rented sector and a new role for local authorities in housing provision directly contradict key elements of the social housing paradigm and could perhaps be seen as evidence of a council housing 'shadow paradigm' (Friedman and Rosen, 2020) reasserting itself and as an illustration of Schmidt's (2011, p42) argument that ideational paradigms never completely expire but wait to be resuscitated when new events call for new explanations.

Such processes are also evident in the evolving position of the two major parties and the way that they have tended to reach back to earlier achievements. In the social housing green paper in 2018, the Conservatives referenced their 1951 manifesto's description of housing as 'the first social service' (MHCLG, 2018, p7) in what seemed to be a conscious signal that they had moved beyond their post-1979 stance. In its manifesto in 2019, Labour reached back to 1945 and the party's promise to 'proceed with a housing programme at maximum practical speed' (Labour Party, 2019, p77) and was moving steadily towards the re-adoption of policies such as rent control that it had abandoned after 1979. The Johnson Conservative government elected in December 2019, has shown signs of returning to the free market-oriented policies put forward by the party before 2016 and opened up a new area of debate with proposals for radical reform of a planning system that means there are 'nowhere near enough homes in the right places' (MHCLG, 2020, p6). However, it has also shown a willingness to accept an increased role for the state. Even though one political party has been in power for a decade, the ideational battle continues.

CHAPTER SIX

FINDINGS PART TWO – POLICY ACTOR INTERVIEWS

6.1 INTRODUCTION

The analysis of policy documents tentatively concluded that the period since the Global Financial Crisis has seen a shift to an ‘affordable housing’ proto-paradigm. This chapter triangulates these findings with data from 27 interviews with key policy actors and puts them in the context of the literature on housing and policy paradigms. In general, a more nuanced and detailed picture emerged of the conflicts, compromises and institutional filters through which policy has to pass before it emerges into the more ordered and rationalised world presented in policy documents and parliamentary debates.

The 27 interviewees including ministers, MPs, special advisers, civil servants and public agency officials as well as policy specialists from housing sector organisations, think tanks and the housebuilding and mortgage lending industry. In combination, they had experience of all of the main government departments and agencies and key external organisations with an interest in housing policy. All interviews were unattributable except to a generic job function (see Appendix E) as set out in my research methods and interviewees are identified by interview number in the text that follows. Some of them had policy experience in several different roles since 2007 and any reference to them in the text refers to what they were doing at the time of the events described rather than their current role.

The chapter interweaves accounts of the ideas influencing policy development at particular moments in the period with consideration of overarching themes that emerged from the analysis. Section 6.2 considers the immediate impact of the financial crisis on housing and the differing responses of the Labour government and the Conservative-led coalition between 2008 and 2015. Section 6.3 explores one of the most influential ideas about the problem that requires policy intervention (inadequate housing supply) and its significance within the paradigms framework. Section 6.4 looks in detail at policy experimentation, anomalies and failures between 2010 and 2016 via analysis of two key policy instruments and a major piece of legislation and considers what these can tell us about the dynamics of the underlying ideas and values behind policy. Section 6.5 explores important themes that emerged from the interviews about the importance of the machinery of government, ministerial agency and hidden constraints on policy. The focus in Section 6.6 is on 2017 to

2019, a period that might have led to a change in the housing policy paradigm, the reasons why it did not and the possibilities of a new policy consensus. Finally Section 6.7 positions these themes and the question of paradigm change in relation to interpretations of the 'housing crisis' and Global Financial Crisis.

6.2 PARADIGMS AND POLITICS 2008-2015

The immediate aftermath of the events of 2007 and 2008 played out in different narrations of the Global Financial Crisis drawing on different macro-economic paradigms. These strongly influenced housing and welfare policy and the interaction between them and involved contrasting conceptions of the appropriate role of the state and market.

6.2.1 A BRIEF KEYNESIAN REVIVAL

Housing shot up the political agenda after 2008 as the Labour government saw not just the general importance of the housing market to consumer confidence and housebuilding to economic activity but also the specific role that social housing could play in counter-cyclical growth (Interviews 5 and 21). In some ways this conforms with expectations in much of the literature about the effect of an exogenous shock but it could also be seen as Labour reaching back to an earlier shadow paradigm (Friedman and Rosen, 2020) for policy responses.

A Labour housing minister recalls coming into the job says that 'the business as usual sensitivities or constraints about what government could or should do fell away' (Interview 16). Unusually for a middle ranking minister, he reported directly to the prime minister rather than his secretary of state and was able to work with the cabinet secretary to get capital investment switched from other programmes to housing:

'What it allowed us also to do was to do things that in the normal course of government either wouldn't have happened or would only have happened over an extended period and probably in a watered down way.' (Interview 16).

The crisis circumstances, plus previous experience in government that had given him an 'understanding about how to set things up and get things done in a way that I hadn't had

before', meant that he had the agency to achieve what would not have been possible otherwise. In a sense, housing policy had moved out of a period of 'normal policy making' (Hall, 1993, p279) into one where more radical change was possible outside of those 'business as usual' constraints. The brief period of Labour government immediately after the crisis therefore did see a significant change in the position of housing within the policy hierarchy in the wake of a switch to a more counter-cyclical macro-economic policy. The crisis had raised fundamental issues about the relationship between the market and the state. These were most obvious in relation to the financial sector and the banks but the impacts extended down through the financial system to mortgage lending, housebuilding and the wider housing system.

In terms of housing policy, the Homes and Communities Agency¹⁶ was brought into being early (Interview 9). New policy instruments like Kickstart and HomeBuy Direct were created to intervene in the housebuilding market with funding to free up sites where work had stalled and equity loans to help buyers of new homes secure a mortgage (Interviews 7, 21). Civil servants at DCLG worked in close cooperation not just with housebuilders on these schemes but with mortgage lenders to prevent repossessions (Interview 5). Some of this work reached back to the housing market crash of the early 1990s but much of it involved policy that had to be improvised and developed at speed. Other changes went beyond the short term and included, for example, proposals worked up by officials at DCLG for a 'self-financing' settlement for local authority housing departments that would potentially allow them a direct role in the provision of new homes (Interviews 2, 16). This was a change to a key element of the 1988 framework confining them to a strategic role in housing.

However, the opposition Conservatives had drawn very different conclusions about the Global Financial Crisis and its consequences for economic policy and these reshaped the context for housing policy and, in some cases, the ends to which these instruments were put when Labour lost power to a Conservative-led coalition at the 2010 election.

¹⁶ A new unified public agency responsible for investment and regeneration formed by a merger of the Housing Corporation and English Partnerships. This had already been planned as part of the government's drive to increase housebuilding (DCLG, 2007). The HCA has since been replaced by Homes England and the Regulator of Social Housing.

6.2.2 AUSTERITY AND WELFARE REFORM

The Conservatives had originally pledged to match Labour's public spending plans but the collapse of Lehman Brothers in September 2008 prompted a rethink. A future minister says there was now a recognition that it 'was not going to be about saying "well, how much can we spend?"', it was going to be about how are we going to look realistic to an audience in 2010?' (Interview 10). There was an acute awareness among Conservatives that measures to promote financial stability and restrict access to mortgage credit in the wake of the financial crisis would cut across their aspirations to promote home ownership and their core belief in giving people a stake in society (Interview 10).

Driven by a commitment to fiscal austerity, the coalition's first emergency budget cut public spending in general and capital investment and benefits in particular. That meant a 65 per cent cut in the affordable housing programme at the same time as a big change in its main output. In future, rented homes delivered would be for Affordable Rent (see Section 6.4.1) rather than traditional social rent. From the perspective of policy outsiders and opposition MPs, this looked like an ideologically-driven change to marketise social housing (Interviews, 2, 3, 16, 19) that was consistent with policies advocated by Conservative-aligned think tanks (Greenhalgh and Moss, 2009; Morton, 2010) before an election the party expected to win.

Cuts in benefits came at the same time as a major programme of welfare reform intended to 'make work pay'. The close connection between cuts in housing and welfare was highlighted in most of the interviews with actors in the housing sector and opposition politicians. A Labour MP and shadow minister argued that much of the impetus for housing policy changes after 2010 came from within the social security paradigm, in a context set by media coverage of high housing benefit payments in central London and a political discourse that reached back to the 'dependency culture' rhetoric of the 1980s:

'There was absolutely clear framing of this argument that both social housing and social security held people back and increased dependency and that [with] the pre 2010 social security system tax credits there was almost failed morality to them.'

(Interview 19)

In the private rented sector, Local Housing Allowance was converted (Mahoney and Thelen, 2010) into a mechanism for cost control that meant growing numbers of tenants had

shortfalls against their rent. In the social sector, cuts that had been proposed by DWP before 2010 and rejected after pressure from Labour MPs (Interview 19), such as the under-occupation penalty or 'bedroom tax'¹⁷, were dusted off again by the new government.

Policy on setting rents in social housing illustrates competing agendas between the housing and welfare policy paradigms. The amount by which local authorities and housing associations are allowed to increase their rents fundamentally affects their incomes and borrowing capacity and therefore their ability to fund repairs and investment in new homes, all of which are issues for MHCLG, but also has a big impact on the housing benefit budget for DWP, and therefore creates competing institutional interests within spending limits set by the Treasury. In the 2013 spending review, it was agreed that rents would rise by CPI inflation plus 1 per cent for the next ten years in negotiations between the departments refereed by the Cabinet Office in which DCLG and HCA arguments about capacity to build new homes won out (Interview 10). However, just two years into the ten-year formula, counter-arguments about cutting the housing benefit bill proved influential enough for the chancellor to announce a 1 per cent per year rent cut for the four years from 2016. The CPI plus 1 per cent formula was restored from 2020.

These lurches in policy on rents are seen by a special advisor as evidence that housing policy was 'open' under the coalition, with no fixed views (Interview 11), but also speak to a tension between departmental interests that is never completely resolved, perhaps suggesting instability in the underlying policy paradigm. Seemingly technical decisions about the formula for rent increases had other ideas about housing policy embedded within them (Lascoumes and Le Galès, 2007). One official says that the first hint of a move away from rent increases to fund investment came earlier:

'There was a strong pushback and Treasury accepted the argument that the longer term rent settlement gave people certainty and encouraged people to invest and all of those things.... When the rent settlement was abandoned and then the minus one introduced in 2015, I think that was quite a big difference in that that was the first

¹⁷ A percentage deduction made from the housing benefit of tenants who were deemed to have too many bedrooms.

time, in all the years that I've been involved, when government hadn't accepted that the rent settlement had an impact on investment.' (Interview 21)

By the mid 2010s, housing sector organisations and left-leaning think tanks were putting forward 'bricks v benefits' proposals to change the balance of subsidy with the idea that increased social housing investment would pay off over time in a reduced benefits bill. This would have reversed a key idea in the 1988 framework that personal subsidies are a more efficient way of meeting housing costs than bricks and mortar subsidies but the proposal made little headway:

'There's a reason people have been consistently making the pitch for 10 years and the Treasury keep turning around and saying, "but the numbers don't stack up like that". The numbers actually don't stack up. And I say that with a huge amount of personal frustration. It's not a spend to save argument in the way that people would like it to be.' (Interview 13)

The housing and social security paradigms continued to co-exist in an uneasy tension but the picture that emerged from the interviews looks less like a proto-version of a new paradigm than an imperfect compromise generated by the existing one. This leaves unresolved the fundamental question at the heart of the relationship between housing, social security and the labour market, says a former government adviser:

'In a sense, I think this is all about the housing benefit bill. It's all about a refusal to acknowledge that if you've got a lot of people with relatively low wages and quite an expensive housing market, there will be a lot of people who can't afford their rent.' (Interview 12)

6.3 FIXING THE BROKEN HOUSNG MARKET

The idea that the way to fix problems in the housing market is to increase the supply of new homes has arguably been the dominant theme running through housing policy ever since the publication of the Barker Review (Barker, 2004). In Hall's terms (1993, p292) this was expressed in an 'overarching metaphor' that 'can structure many aspects of what is to be done'.

‘Fixing The Broken Housing Market’ (DCLG, 2017) is the title of a white paper but also a metaphor that reaches back to the earlier one of the ‘housing ladder’¹⁸. However, If there is a consensus about increasing the supply of new homes, that starts to break down when it comes to the means of delivering them. From my analysis of policy documents and parliamentary debates in the previous chapter it was clear that increasing supply was an important idea about the problem that required policy intervention and that policy instruments designed to achieve this were controversial. However, a more complex picture emerged from the interviews, in which policy outcomes are the result of ideational battles and compromises rather than a more linear progression from policy problem to solution.

6.3.1 ECONOMIC LIBERALS v SOCIAL CONSERVATIVES

Tensions around planning and housebuilding have a long history but re-emerged in the 2000s when the Conservatives opposed the regional spatial strategies that Labour had introduced to deliver its housebuilding targets. These would be replaced by ‘localism’, a philosophy that went beyond planning to embrace decentralisation of government in general and was seen as central to Conservative values. As one former Conservative minister puts it:

‘I suppose it was really a difference of approach, which, in a way, was a political difference. I think the more authentic, Conservative approach is to think that if you allow people a say, and allow some discretion and local variation, then people will be creative in solutions.’ (Interview 20).

Localism in planning would embrace incentives to local communities to agree to new homes backed up by simplified planning guidance in a National Planning Policy Framework (NPPF, MHCLG, 2019) and the minister argues that this was successful in driving up planning permissions.

However, tensions were evident from the start. Multiple interviewees perceived this as between two rival camps within the Conservative Party, economic liberals and traditional conservatives. As a former Liberal Democrat special adviser put it:

¹⁸ The idea of a natural progression, now interrupted, from the first rung of home ownership

'The Conservative Party has two sides, the one side that wants to do everything it can to protect asset prices, and is interested in anything that props up asset prices, and crowbars new people into homeownership and frankly hates poor people. And then there's a group of people who see the activity of house building as economically beneficial and believe that a market correction would probably be helpful to all of us.' (Interview 11).

The influence of the economic liberals was detected in policies like extending the system of permitted development to cover the conversion of vacant offices into homes outside of the normal planning system. Alongside other policies like Help to Buy (see Section 6.4.2), the compromise of localism plus NPPF is credited with increasing housebuilding numbers (Interview 24). This battle has never been completely resolved and it has re-emerged several times since, most notably in the Conservative backbench rebellion (Interviews 15, 18) against a new method of calculating local housebuilding requirements that emerged alongside the planning white paper in 2020 (MHCLG, 2020b).

6.3.2 A MISLEADING MAP?

If the cognitive and normative ideas that make up paradigms set 'mental maps' (Surel, 2000; Carson, Burns and Calvo, 2009) for actors, then the quality of the information that helps to form them is crucially important. The picture that emerged from the interviews was one in which policy makers were often basing their decisions on inaccurate data and sometimes working with models that did not give them a good picture of how the world works.

Several interviewees from outside government strongly challenged the empirical basis of the idea that increasing supply alone would be enough to solve the problem of housing affordability. They included a former government adviser whose work had underpinned much of the supply agenda of several governments:

'I think new supply as a solution has generally been...I know I'm responsible for it so I feel bad about that, it's been an over-dominant strand.' (Interview 12)

Interviewees identified issues with the data that informed the debate on several different levels. On the supply side, it is difficult to say with certainty how many new homes are being built (Interview 4). On the demand side, household projections are subject to frequent

revision and rely on assumptions about future household formation (Interview 14) and net migration that may change after Covid and Brexit (Interview 18).

While nobody disputed that increased supply must be part of the answer to housing affordability problems, some interviewees believed that the idea had been over-sold by the government in 2007 (Interview 12) and used by subsequent administrations in a way that missed important parts of the original analysis and diverted attention from other causes of housing unaffordability such as interest rates and the supply of credit (Interviews 4, 17, 19). The crude case for building more has been challenged empirically on the basis of data showing that market rents had not risen as they should have done if arguments about severely constrained supply were correct (Interview 19).

A growing case has also been made across the political spectrum that the market will not deliver the numbers required without radical action to address the structural constraints of the business model of major housebuilders and the operation of the land market. In 2017, the Treasury commissioned a review of build-out rates on large sites. For a time it seemed that these structural factors behind the broken housing market would get as much attention as the question of supply. The Letwin Review (Letwin, 2018) recommended greater diversity of tenure on large sites where build-out rates were linked to the pace at which housebuilders could make market sales at a price that gave them the margin they required. From the perspective of a former Labour special adviser, the recommendations pulled the punches implied in the analysis (Interview 26). From inside the government, a special adviser who worked with Letwin says that:

‘In a more stable political time, Oliver Letwin’s review might have been a critical moment in taking that from an external perspective into the heart of government, but it just wasn’t able to really get the cut-through it needed internally.’ (Interview 27)

6.3.3 MEANS AND ENDS

For all these doubts, the idea that the way to fix housing is to increase supply is still widely held. It is a simple idea to grasp and for politicians it may have the virtue that it involves targets that are only ever being achievable beyond the next election. However, the

interviews also offered some deeper explanations for its prominence. First, it chimes with an institutional view within the Treasury of the planning system as a fundamental obstacle to making the market more responsive in terms of supply (Interview 13) Second, it enjoys support across a spectrum of different interest groups from advocates for more social housing to trade federations representing housing associations, residential property investors and housebuilders (Interviews 3, 8, 24).

In this latter sense, it may be acting as a 'coalition magnet' (Béland and Cox, 2016) with an instrumental political appeal:

'There's a particular contradiction within the Conservative side of the political debate between liberalisers and asset wealth shy tory types, which goes right to the heart of the Conservative coalition. But there are similar contradictions in other points on the political spectrum. The one thing they could all agree on is that building more is the most politically easy solution to all of the major housing problems. And that goes whether with your concern is about affordability for young people in the private sector, affordable housing, but also from a green perspective.... Everyone coalesces on building more as the easier policy solution.' (Interview 27)

At the level of housebuilding and planning, 'building more' can also be seen as an example of a 'synthetic paradigm' in which these different agendas combine in a form of 'tense layering' (Kay, 2007). It might meet one of Daigneault's (2015) criteria for the existence of a policy paradigm, prevalence within a policy community, but at the meso level of housing policy as a whole it falls some way short of the coherence he also stipulates.

Amid tentative signs that the Boris Johnson government has returned to a more 'home ownership first' approach (Interviews 7, 9, 13), the 'broken housing market' metaphor remains a powerful one within government but it is still strongly challenged within the wider policy community on the basis that it is the distribution of supply rather than the aggregate amount that matters to housing affordability (Interview 19). Within my policy paradigms framework, 'broken housing market' appears to convey certainty about the problem that requires intervention but a vaguer notion of the policy objective. Is building more homes an end in itself, or a means to the end of making homes more affordable? As one interviewee put it:

‘If something is broken, then it means there's a big gap between the outcomes you want and the outcomes you're getting. Well, what are the outcomes they want? They talk about outputs like 300,000 homes a year, but that's not an outcome, an outcome is everyone having sufficient income, or a housing position where they don't have to call on the state when they're retired or not spending more than x of their income on housing...They keep talking about affordability, but they don't really want a house price correction or even a reduction.’ (Interview 7)

This confusion between means and ends was evident at the heart of government. ‘We want houses to be more affordable, but we don't want house prices to fall, and that is a fundamental contradiction that we tie ourselves in knots over,’ says a former special adviser at No 10:

‘I used to have this problem in government with very senior civil servants, who would say things like they were terrified that there were signs that house prices might be about to fall, and they were worried about this because that would mean therefore the private sector would stop building as much, therefore the 300,000 homes a year target would not be met. And I said, “Well, why do you want to meet the 300,000 homes target?” and they said, “because houses are much too expensive - we need to make them more affordable”. “So if house prices fall, that's okay then right?”. “No, it would be a disaster because then we won't meet the target”. And round and round you go.’ (Interview 27)

If the central objective of housing policy is not really an objective at all but means masquerading as ends, what does that say about the underlying paradigm of which it is a key part?

6.4 INSTRUMENTS AND ANOMALIES 2010-2016

Hall treated first and second order changes in policy instruments and settings as ‘normal policy making’ whereas more radical ‘third order’ change concerned the hierarchy of goals behind policy. However, much of the literature suggests that this direction of change can be reversed (Greener, 2001; Kay 2011, Zittoun, 2015) and that instruments play a more influential role that plays out in the policy experimentation, anomalies and failures that Hall

argued can precipitate a paradigm shift. This section discusses these points in relation to three key episodes between 2010 and 2016.

6.4.1 AFFORDABLE RENT

As seen above, interviewees from the housing sector saw the decision to cut the affordable homes programme and base it on a new scheme called Affordable Rent at significantly higher rents as ideologically driven. The account given by policy insiders, civil servants and government agency officials of what happened is very different. In the run-up to the decision, the Treasury rated different capital investment programmes using cost-benefit analysis. Housing emerged 'below the line' and 'there was a point where all affordable housing spend would have stopped basically.' (Interview 9)

For DCLG, this was a disaster, since once budget lines disappear it is perceived to be very hard to get them back in future spending reviews (Interviews 7, 21). A rearguard action began to develop a policy that would maintain output without generating big increases in housing benefit costs while still being compliant with state aid rules. The department had carried out some internal policy work before the election on a potential new intermediate rent product aimed at people on higher incomes than would qualify for social housing. Within a few days, this became Affordable Rent, with the difference that it would replace social rent rather than run alongside it (Interviews 5, 7, 21). The proposal won the support of secretary of state Eric Pickles, the Lib Dem side of the coalition and eventually the Treasury, and an aircraft carrier was removed from the capital programme to make way for it (Interviews 7, 9). A civil servant involved with the policy says that it was 'completely driven by "we need to cut expenditure"...it was not part of a coherent housing strategy and it's never been part of a coherent housing strategy'. (Interview 7)

This appears to contradict the interpretation that emerged in the first stage of my research that saw Affordable Rent plus moves to introduce fixed-term tenancies as an important part of the affordable housing proto-paradigm that has emerged since 2007. By this account, it lacks the internal coherence that is one of Daigneault's criteria for the existence of a policy paradigm and was instead the result of policy bricolage by DCLG officials to maintain an affordable homes programme at the same time as it maintained output. As the civil servant

put it: 'It was never the strategy I would have adopted if someone had asked me what the strategy should be, but it stopped there being a position where there was no affordable housing grant.' (Interview 7)

That view is supported by a Conservative housing minister under the coalition, who argues that the shift to affordable housing more generally was the product of financial circumstances rather than ideology:

'I think the way affordable housing, as opposed to social housing, emerged was really a product of the squeeze on public finances, and a desire to try to get as many homes as we could for every million pounds that we had... I can honestly say, even from the more financially idealistic souls around the table, Alex Morton¹⁹, for example, at Number 10, that it wasn't "oh, we don't like social housing", or "we don't like affordable housing". It was "we've only got this budget guys, how the hell do we deliver enough roofs over people's heads with this budget?".' (Interview 10)

However, this raises a question that emerged several times in the interviews. Should accounts of policy development by insiders be privileged over the interpretations put on those policies by outsiders if it is the interpretations that actors give of events that shape understandings (Skogstad, 2011)? The conditions in which these decisions were made were determined by the prevailing economic policy of austerity and by value assumptions that are implicit in cost-benefit analysis. Although policy insiders argue that the policy was not ideological, many of those attempting to influence policy from outside government effectively concluded that it was.

A Conservative MP also suggests a more political motivation for the decision in the next spending review to switch funding from rented homes to affordable home ownership:

'There was a deliberate decision by George Osborne²⁰... of swapping the money out from the affordable housing programme and that was a political decision on the basis that people in social housing don't vote Conservative. Complete and utter

¹⁹ Alex Morton, head of housing at the Policy Exchange think tank from 2010 to 2013 and David Cameron's special adviser on housing and planning from 2013 to 2016

²⁰ Chancellor of the Exchequer 2010 to 2016

myth. It's not true. There are large numbers of MPs who are totally dependent on people that live in social housing voting for them.' (Interview 18)

Although it is disputed by a former Conservative cabinet minister (Interview 20), this view of Osborne's motivations was widely shared in the housing sector to the extent that many concluded there was no longer any point talking about social housing (Interviews 5, 13). Arguably, therefore, the effect was the same.

6.4.2 HELP TO BUY

Declining levels of home ownership and low levels of housebuilding were quickly identified as major problems that required policy intervention by the coalition government. For Conservatives who saw the idea of a property-owning democracy as fundamental to their values (Interview 20), these were big problems.

In his Budget in 2013, chancellor George Osborne dramatically extended existing affordable home ownership initiatives by introducing Help to Buy. This came in two forms. A mortgage guarantee scheme for all transactions developed by DCLG was resisted by some major lenders (Interview 23) but is credited with restoring market confidence in higher loan-to-value mortgages (Interview 17). An equity loan scheme was a development of earlier Labour schemes like HomeBuy Direct, to the surprise of officials who had improvised them in haste in the wake of the financial crisis (Interview 21), with the key difference that all of the equity would come from the government rather than being put up jointly with housebuilders.

The story of the creation of the equity loan Help to Buy illustrates several important points about the housing policy paradigm, the machinery of government and political agency. Multiple interviewees confirmed the policy was very much led by the Treasury (Interviews 2, 10, 21, 23) rather than the department that was theoretically in charge of housing policy. DCLG had been working separately on a more modest equity loan scheme of its own that was overtaken by Help to Buy (Interview 21). An interviewee who was in a senior position at a major mortgage lender remembers finding out about it the day before the announcement (Interview 23) while a senior official at a government agency recalls discussing with the Home Builders Federation what it was looking for ahead of the Budget and that an equity loan scheme on this scale was not on its list of 'asks' (Interview 21).

Help to Buy had a big impact on housebuilders and their finances and on housebuilding but had extra significance in policy terms because of the way it was financed through financial instruments rather than conventional public spending. The official says this was what counted for the Treasury: 'George Osborne discovered at some point that it wouldn't score, and therefore you could a) scale the programme up and b) could let the developers off from putting in their equity.' (Interview 21). On this important level, Help to Buy was an example of experimentation in policy instruments that pointed the way towards much greater use of financial instruments as a means of financing housing investment (Interview 2).

That meant that it escaped the intense scrutiny of value for money (VFM) faced by all conventional investment programmes:

'It was all about the way it scored because if you ignored that, there's no way it would have done. At the time, we were struggling to ask for more affordable housing money and being challenged on VFM grounds and all of those things, but Help to Buy stood outside of that conversation because it wasn't on balance sheet.' (Interview 21)

Billions of pounds worth of loans and guarantees were subsequently extended for affordable and private rented housing. From the perspective of a Conservative minister, this was 'using the government's balance sheet in an intelligent way' even though it represented a departure from Conservative fiscal orthodoxy (Interview 10).

However, a civil servant puts this form of intervention in a different context:

'I think with Cameron, you saw a willingness for the state to be extremely interventionist on the demand side but not necessarily to do the kind of transformative stuff on the supply side. So willing to make quite large handouts in the form of Starter Homes and Help to Buy and all of that on the demand side, but not really wanting to rock the boat in the Tory shires.' (Interview 13)

From the perspective of the housing sector, it also represented a reversal of Conservative policy that had applied to social housing: 'Ostensibly the Tories want to back away from state involvement but in actual fact, they've ramped it up substantially but in support of the private market.' (Interview 3)

Help to Buy's contribution towards housing policy objectives was questioned by other interviewees and the way that the housebuilding sector became dependent upon it begins to look more like a policy anomaly. Evidence suggests that a significant proportion of people who used it could have bought anyway:

‘Okay, it also boosted the demand for new build property, which I think is a good thing. If you look at it in a narrow sense of how many people did it help into homeownership, clearly its impact was much lower.’ (Interview 17)

A former official puts it in context of policy on affordable housing more generally:

‘You ended up that in that really odd situation where the government contribution to Help to Buy could be more than the grant you were putting into affordable housing, and much more than the amount of public subsidy that was going into shared ownership. Which in its own terms, if money's money, is just absurd, but obviously some was on balance sheet and some was off. But policy wise, it's bizarre, isn't it? Your biggest area of subsidy is to people who objectively need that subsidy least because their incomes are higher.’ (Interview 21)

6.4.3 HOUSING AND PLANNING ACT 2016

The majority Conservative government elected in 2015 came to power pledged to extend the Right to Buy to housing association tenants and to build 200,000 starter homes to be sold at a 20 per cent discount to first-time buyers. The funding mechanisms for these policies – the sale of council houses and flats in high-value areas as they fell vacant and planning contributions from developers – compromised the financing of existing affordable housing. These were changes in policy instruments and their settings with a clear ideological intent (Lascoumes and Le Galès, 2007).

The new Conservative government then doubled down on them by planning an Affordable Homes Programme for 2016-2021 that included no funding for affordable rented housing. As a former senior civil servant puts it:

‘Basically at that point, the view was that the affordable housing programme should only be for shared ownership and market sales. Essentially, they didn't want any of

that budget going towards affordable housing for rent. So it was a very radical departure from the consensus policy that had been there in previous Labour and Conservative governments that had just about held together through the coalition. It was a big shift, and it was a very contested set of policies.’ (Interview 9)

The key ideas in the manifesto emanated first from think tanks and were then driven by Downing Street and the prime minister’s special advisor, Alex Morton (Interviews 3, 7, 10). The extension of the Right to Buy to housing association tenants had periodically featured in Conservative manifestos ever since the introduction of the policy by Mrs Thatcher in 1980. Abandoned then because most associations were charities, the policy had been discussed, and quickly dismissed, within the coalition, according to a Liberal Democrat special advisor:

‘Extending the right to buy to housing associations was a bloody stupid way of expropriating charitable assets at vast expense...We said to them, when they were writing the manifesto, that's a stupid idea. We blocked it in government, because this is stupid, it doesn't work, it's incredibly expensive.’ (Interview 11)

The ideas were not supported across the whole of the Conservative party or at the DCLG. The secretary of state appointed after the election says that ‘I very clearly understood that my job was to implement it’. However, the charitable status of associations created room for manoeuvre in implementation and he worked for a voluntary agreement with the National Housing Federation so that ‘we would avoid having to legislate and to breach a covenant that I think successive governments have had with housing associations that they were independent and voluntary’. (Interview 20)

Seen from the perspective of the housing sector, it was a matter of playing for time until the contradictions inherent in the policy became clear:

‘My calculation at the time was that the deal that we had done would prove to be very unattractive for the Tories and it was. That's exactly what happened. It's not worked a) because actually the stomach for it in the population has diminished and b) because it is very expensive. They've properly had to face up to the fact that the discount in Right to Buy costs a lot of money.’ (Interview 3)

Because it was a voluntary agreement, the extension of the Right to Buy itself did not form part of the Housing and Planning Bill tabled in 2015 but the Bill did include starter homes, a

levy on the sale of vacant council homes and mandatory fixed-term tenancies for new council tenants. Behind the scenes, though, problems with the rest of this agenda were already clear to some Conservatives and to the DCLG. As a Conservative minister sums up starter homes:

‘I had major rows with Alex Morton, because he was very idealistic and he came up with [starter homes], which were just a non runner... It was never going to fly. It was a thing that Number 10 latched on to because they wanted better numbers than they were getting and he went in and persuaded them. And poor old Brandon²¹ had to put it in legislation. And of course, nothing ever got built, surprise, surprise... One shouldn't underestimate the ability of the policy unit in Number 10 to suddenly skew what you thought you were doing in the ministry off in some other avenue.’

(Interview 10)

The problems soon became clear to incoming ministers after the election too, according to the Conservative secretary of state:

‘It didn't make sense. Take the Right to Buy, the manifesto policy was a kind of bonkers hybrid, which said that the discount... would be generated from the sale of high value council properties. Now, these are two completely different policies with their own dynamics, and it would be an astonishing coincidence if the revenues from the sale of high value council properties happened to coincide with the cost of the discounts, for example. There was no connection, they were driven by different forces and that's not to get into the injustice in many ways, if it had proceeded, of moving funds from a very small number of boroughs... to other parts of the country. So it was it was not in my view a sensible policy.’ (Interview 20)

As the Bill made its way through the Commons and the Lords, the Labour opposition found that it was gaining support in unexpected places and the plans started to unravel. A Labour shadow minister says he felt isolated in the arguments he was making at the beginning, with the housing sector reluctant to speak out against a new government. By the end:

‘The Bill was such a bad piece of legislation and it just captured everything that was so flawed about the philosophy and policy approach to the previous five years, that

²¹ Brandon Lewis, housing minister from 2014 to 2016

actually we were able to make a lot of headway. By the time that bill came back to the Commons, we had Tory MPs, Tory councillors, making the same arguments as us. You would be hard pressed by the end to find a Tory MP, a Tory council leader or Tory peer who felt that some of the extreme elements of that legislation were the answer to the housing crisis.’ (Interview 16)

Although the Act became law, measures including higher-value sales and mandatory fixed-term tenancies for new council tenants were not implemented and were eventually repudiated in the social housing green paper three years later (MHCLG, 2018). Preparatory work continued on Starter Homes but none were ever built. The Right to Buy for housing association tenants remains unimplemented beyond a small regional pilot.

This episode illustrates both the influence and the limits of marketising ideas on Conservative housing policy in the 2010s. Had they been implemented, the affordable housing proto-paradigm would have become more firmly established at all four levels of Daigneault’s framework. The fact that they were not represents an accumulation of anomalies and policy failures but is also an example of a failure to institutionalise a new policy framework (Oliver and Pemberton, 2004).

The period between 2010 and 2016, and especially the period when the Conservatives had an overall majority, was certainly marked by a high degree of policy experimentation and policy failure. This might be seen as the social housing paradigm being stretched to breaking point but perhaps also as a failure to consolidate a new ‘affordable housing’ paradigm on market liberal lines. Equally, as multiple interviewees pointed out, the legacy of the failed policies of 2015-2016 can still be seen in the Conservative agenda of 2020 and 2021: for Starter Homes, read First Homes; and for housing association Right to Buy read Right to Shared Ownership (Interviews 3, 6, 7). This suggests that ideas within the party about promoting home ownership above all else retain their strength regardless of past policy failures.

6.5 CONSTRAINTS AND AGENCY

The importance of the machinery of government emerged very strongly in this second phase of my research. Interviews revealed where policy makers perceived housing’s place

within a more complex institutional system and how the interplay between different institutions affects the policy process. Radical policy change requires buy-in from a minister with sufficient power to move policy beyond these institutional constraints. However, the agency of ministers is contingent and can be limited by the short duration of their appointments.

6.5.1 MACHINERY OF GOVERNMENT

The interviews highlighted issues with institutional interests (Interviews 7, 16) that go beyond conventional thinking about policy silos since different departments will see policies from the point of view of their own priorities. As a former minister puts it:

‘I would say that depending on the different silos within government, the housing ministry, Treasury, Number 10, that shapes the perception of what the priority is. So mortgage policy, which actually is very important in terms of homeownership, is really driven by Treasury and so therefore they're coming at it from looking at it from that point of view. Number 10 is concerned with policy in its in its own right, so are there more homeowners, are we making sure that we're helping different groups in our society? And then the ministry tends to be very much focused on the meat and drink and is broadly pretty practical.’ (Interview 10)

However, these different interests also frame ideas about the policy problems they are trying to solve. Several interviewees argued that policy does not emerge from the silos that contain it unless it is championed by a minister with enough clout to do so.

When it comes to homelessness, as seen by a civil servant:

‘It is in MHCLG's interest to say that the problem with statutory homelessness lies with housing benefit, and therefore it's a DWP problem to fix. It's in the interest of the Treasury to say there's no problem with raising benefits, it's about social change and shifting expectations. It's the interest of DWP to say it's all about Section 21 and that needs to shift. So, driven by civil servants, you definitely have an institutional bias to make sure it's someone else's problem.’ (Interview 13)

Across different levels and roles within government, interviewees saw coherence in policy as an unrealistic expectation because of these different interests. A former Conservative minister says that:

‘Government is always a group of opinions and views, depending on where someone sits in government. The notion that government is some sort of holistic whole is I always think a mistake. It's never that coherent - and that's not a comment on this government or any government.’ (Interview 10)

A former Lib Dem special advisor puts it even more strongly:

‘it's almost impossible to say that one idea, that there's one kind of ideologically pure thing that led to x policy. In the end, often it's three or four different priorities or ideologies that smash together and create something that probably to the outside looks utterly incoherent.’ (Interview 11).

As perceived by a former civil servant:

‘It's just such a misnomer to think of the government view. It is a seething nest of factions, which occasionally through collective responsibility is forced to take an outward facing position. But all those positions reflect is who won a particular fight on a particular day, they don't attempt to come together in anything coherent. So you'll end up with this patchwork of one person getting their pet policy on social housing, someone else getting their pet policy on home ownership, the Treasury forcing compromise. And even if you had individual figures who had the bandwidth and the heft to within themselves have a coherent view of housing, that machinery of government and the petty squabbles between departments means that you end up with a collection of incoherent compromises.’ (Interview 13)

This is compounded by a rapid turnover of ministers that is seen to encourage short-term decision making and reduce the chances of anything resembling a coherent, long-term plan (Interviews 6, 9, 16). The 13-year period since 2007 had seen 14 different housing ministers by early 2021 of whom only three served for more than two years and nine spent less than 12 months in the job. Many different interviewees perceived that ministerial priorities were driven by short-termism and chasing headlines (Interviews 3, 5). As one senior civil servant puts it:

‘What I felt quite frustrated by really...was sometimes the ability to recognise the underlying market fundamentals... and what was going to make a difference. So to have long term plans that deliver a change was always the difficulty on housing. We had a rapid - we had an extraordinary turnover of housing ministers and the natural instinct of any new housing minister is to come up with a new scheme, to “solve the housing crisis”. Well, they don't, these schemes, they usually just distort the market a little bit.’ (Interview 9)

Inside government, the Cabinet Office, headed by the Chancellor of the Duchy of Lancaster, emerges as an important player in the interviews in attempting to forge coherence from these disparate strands. Its role covers not just the adjudication of spending disputes between departments, as on rents in Section 6.2.2 above, but also the delivery of cross-departmental programmes and manifesto commitments. Current examples include the targets to deliver 300,000 new homes a year by the mid-2020s and eliminate rough sleeping by the end of the parliament as well as a long-term programme to release public land. Targets like this are seen to be far more important inside government than it might appear from outside (Interview 13). All three could be classified as ideas about policy ends under my conceptual framework but can also be seen as means to the policy ends of making housing more affordable and reducing homelessness. As seen in Section 6.3.3, means can become institutionalised as ends.

6.5.2 MINISTERIAL AGENCY

Within a context of institutional constraints and rapid ministerial turnover, individual ministers are still key to getting things done. Based on the interviews, the agency felt by ministers was contingent on the circumstances of their appointment and what they wanted to change. A Labour housing minister appointed in the wake of the Global Financial Crisis asked for, and received, cross-departmental authority from a prime minister who recognised housing's importance to the economy (Interview 16). Even though all of the secretaries of state and housing ministers after 2010 were Conservatives, interviewees perceived far more differences between them than one might expect from their common party affiliation.

Ministerial agency is also important in deciding what happens outside of formal 'housing policy' and DCLG/MHCLG, adding nuance to the institutional interests highlighted above. As one interviewee put it, radical change requires the prime minister or the chancellor or the Chancellor of the Duchy of Lancaster to expend political capital winning the argument (Interview 13). Among prime ministers, David Cameron (2010-2016) was perceived by multiple interviewees to lack much interest in housing beyond associating social housing with sink estates (Interviews 9, 13, 19). Theresa May (2016-2019) ushered in a time when progress seemed more possible to those outside government and where it became possible to talk about social housing once again (Interviews 5, 7). Boris Johnson (2019-present) is seen as lacking strong views on housing but as steering policy back towards the ownership-first agenda of Cameron (Interviews 3, 13).

Among chancellors, multiple interviewees perceived George Osborne (2010-2016) as hostile to social housing on the grounds that it breeds Labour voters (Interviews 6, 13) although this was denied by a former Conservative minister (Interview 20). Phillip Hammond (2016-19) took a strong interest in housing as a former housebuilder but was seen as an obstacle to progress and as unwilling to compromise on spending decisions (Interview 27) or the market-driven solutions to housing problems favoured inside the Treasury (Interview 3). Sajid Javid (2019-20) was perceived inside and outside government as a chancellor who genuinely wanted to achieve things in housing policy, influenced by his time at MHCLG when he was instrumental in making housing part of its title, but lacked the time to achieve anything (Interview 3, 13).

Ministerial agency perhaps matters most in the consideration of ideas that are outside the policy mainstream. Policy silos are also seen to exist even within departments and heterodox ideas that cut across them will tend to be filtered out by civil servants unless a minister takes an interest and has the power to implement change:

'Unless you have a minister who a) has permission to have that breadth, and b) is pushing it, all of the institutions on the officials side are not set up to draw those connections. There's no natural gravity that would make the person looking at housing supply talk to the person responsible for capital gains tax and see what they could do. If that happens, that is only going to come from a ministerial steer.'

(Interview 13)

The point here is that, however much policy change may be driven by ideas and constrained by institutional interests, it also depends on circumstances and who has the power, influence and agency at a particular time (Carstensen and Matthijs, 2017). Accounts of policy paradigms must, in other words, not just look at the ideas underpinning them but the willingness and capacity of those in government to act on them.

6.5.3 HIDDEN CONSTRAINTS

Alongside the visible impacts of institutional interests and ministerial agency, a more concealed set of constraints on the transmission of ideas into policy emerged in the interviews.

Section 6.4.2 showed how the creation of the Help to Buy equity loan scheme depended on a funding mechanism that did not score against public borrowing. A similar logic had applied to the funding switch to housing associations in 1988 and the subsequent promotion of stock transfer from local authorities. In addition to what was seen as breaking the ‘municipal monopoly’ (Conservative Party, 1987), any private finance raised by associations in addition to government grant does not count against public borrowing totals. At the level of ideas about what should be provided by the market and what by the state, this created a distinction between what counts as ‘public’ and ‘private’ that has carried through into spending decisions decades later²².

Local authority borrowing counts as public borrowing in England. Housing sector organisations have long argued that this disadvantages council housing and that in other countries the debt of public corporations, including municipal housing companies, is not classified in this way (Interview 2). A former Downing Street special adviser recalls attempting to find out why but:

‘It took me a long time to even find the people to have the argument with. The Treasury is such an opaque institution, with so many layers of gatekeepers and

²² This was thrown into confusion when changes in regulations resulted in housing associations being reclassified as part of the public sector by the Office for National Statistics in 2015, putting all of their debt onto the public balance sheet. The decision was reversed in 2017 but civil servants recall having to brief ministers about the potential impact of regulations that could be seen as compromising associations’ private status (Interview 7).

secrecy, that to even find who guards that particular policy is quite difficult, even from inside Number 10.’ (Interview 27)

This is a description that recalls Hall’s description of a framework that is ‘unamenable to scrutiny’ (Hall, 1993, p279). The Treasury pointed to New Zealand and Canada as examples of countries that treat public corporations in the same way but it also admitted that both operate whole asset accounting, which counts the value of assets as well as liabilities, whereas the UK does not. This seemingly technical issue has helped to structure housing policy since the 1980s. The result is that:

‘[Council housing] always looks like a bad investment. In accounting terms it's just money down the toilet. It's madness, no business, no household would run like that, but that's how the British national accounts run. We are the only country that does both these things, ie classifies public corporation debts as on balance sheet and doesn't count the assets that they acquire. But they basically said, “yeah, we are a bit anomalous, but our system is better and it will not change”.’ (Interview 27)

These rules are just part of a larger framework of classifications and conventions that constrain decisions about housing. We have already seen the impact of cost-benefit analysis with in-built assumptions about value for money on the affordable housing programme in 2010 (Section 6.4.1). Beyond that, civil service norms and procedures that may seem value-neutral but may also have an almost ‘taken for granted’ bias against heterodox policy ideas embedded within them. For example, the process of preparing brief summaries of policy options for ministers finds flaws in arguments very quickly but may also contain an in-built bias in favour of existing policy:

‘To call it neutrality would be misleading but it's a kind of deference to the status quo. But the challenge is, that is the way it is done. When [housing] sector arguments rely heavily on emotive appeals, that's not going to translate. So it's then that question of what's left, what's the substance? Unless you've got a really credible model that tells me doing this will reduce rough sleeping by x, then what have I got left to put in my bullet point?’ (Interview 13)

6.6 CHAOS AND CONSENSUS 2017-2019

The period between the Housing and Planning Act receiving Royal Assent and the u-turns on several of its key elements was marked by Brexit, a new prime minister in Theresa May, an election in which she lost her majority and the Grenfell Tower fire. Although Brexit in particular took up the majority of the government's time, these fresh crises also appeared to create limited possibilities for political agency (Hay, 2001; Kern et al, 2015). Although this had mixed results, beneath the surface of the tumultuous events over the period, at the level of ideas about housing, interviewees detected movement towards, if not a new paradigm, then potential for a new consensus in the right political circumstances.

6.6.1 A SIGH OF RELIEF

Before the 2017 election, when the government was in theory still committed to the pledges in the 2015 manifesto, a new housing minister, Gavin Barwell, struck a different and more tenure-neutral tone. Recalling Hall's point about 'the very terminology' used by policy makers there was a significant change, says a senior civil servant:

'Obviously Theresa May came in with Gavin Barwell and everybody breathed a sigh of relief because you could start using the word social housing again. No one talked about social housing in the previous government, it was all affordable housing, and then nobody knew what was meant. Was it affordable housing at social rent or affordable housing at affordable rent so was it a shared ownership or whatever else?' (Interview 5).

May retained power at the 2017 election but as head of a minority government. Barwell lost his seat and became her chief of staff. While delivering Brexit was the overwhelming political priority, there was a shift to the left in social policy. Several non-Conservative special advisers were hired in Downing Street and it seemed that Brexit had opened political space for action on housing (Interview 27).

There was also a sense that the Conservatives had woken up to the issues facing private renters and to the fact that they needed to find policies to appeal to a large bloc of young voters (Interview 13). The private rented sector had been seen through the prism of the market and deregulation ever since the 1988 Act, but a reframing of the arguments that

portrayed renters as consumers in an unfair market chimed with Downing Street's thinking about the wider economy (Interview 22).

6.6.2 SYMBOLIC CHANGES

This change of mood was reflected in two policy announcements that from outside government looked like symbolic changes to the existing policy framework. At the Conservative Party conference in October 2018, Theresa May surprised the housing sector by announcing that borrowing caps on council housing would be scrapped. This removed one of the limitations on self-financing imposed by the Treasury when it was first introduced (Interview 16) and it amended a key part of the social housing paradigm that had rigidly controlled borrowing through local authority Housing Revenue Accounts (Interview 2). Then a consultation on introducing longer three-year tenancies in the private rented sector in 2018 hardened into a proposal to abolish Section 21 no-fault evictions in 2019 (Interview 22). Section 21 of the Housing Act 1988 is a key element of the social housing paradigm that institutionalised the deregulation of private tenancies and became a shorthand term used across the housing sector.

The view from inside Downing Street was very different, however. From this perspective, there was no big ideological shift and both policies were the result of 'occasional, fairly chaotic and sporadic bits of political space' that happened to open up (Interview 27). On this account, the borrowing cap decision was 'a classic example of just internal political gameplaying. It had nothing to do with the policy or the ideology at all. It's through the insane process by which conference announcements are planned and created and then made'. The leader's speech at the party conference is the one political event of the year that is controlled by Number 10:

'So policy announcements are very carefully, jealously guarded by the centre.

There's a long process that goes on where people argue over what they're going to have, but they want to keep it secret from each other, and from the civil servants, because it's a clearly political process because it's party conference. So *[laughs]* nothing gets scrutinised, nothing gets any detail, nothing gets checked, and at the

last minute there's a frantic round of horse trading over what can and can't be announced.' (Interview 27)

Shortly before the conference, the Treasury and Number 10 met to discuss ideas for announcements and the Treasury rejected all of those proposed. Knowing this would happen, the special adviser (spad) and his opposite number at MHCLG had already discussed HRA cap reform, anticipating a last-minute rush for something to say about housing:

'So at that point, we produced our kind of trump card and said, "well, there is this, Prime Minister, you can just announce this, the Treasury can't stop it, all it takes is the secretary of state, who's onside, to write to the chief executive of each local authority, and the cap is lifted. It's something that the sector has been crying out for years, it'll make you look good, we'll get a big announcement and the Treasury can't really block it". So it was just for that, it was just because they needed something to say.' (Interview 27)

The Section 21 announcement went through a similar process. Seen from the inside: 'It was a desire to do something. It was obviously a long held policy goal of mine. And so once I had my equivalent spad in MHCLG onside, it was just a matter of finding the right political moment.' The policy was supported by polling among frustrated young private renters and did not cost anything:

'There was obviously huge internal resistance but the government was fairly desperate and in those circumstances, we were able to get something through. Or at least get it announced. It still hasn't been introduced.' (Interview 27)

The abolition of Section 21 remains a manifesto commitment but the details are yet to be seen. As with macro-prudential regulation (Baker, 2013), the politics could play out at the level of instruments and settings rather than policy objectives.

Policy bricolage and entrepreneurship therefore played a major role in decisions that looked like significant changes to the housing policy paradigm from the outside. It also seems that the closer we get to the centre of power, the more chaotic decision-making appears to be. This raises conceptual issues about how to treat the different views of policy insiders and outsiders. These two examples could be exceptional and reflect the impact of the chaos

created by the exogenous shock of Brexit on domestic politics. However, the earlier case of the creation of Affordable Rent generated a similar gap in perceptions. While the views of policy insiders may seem self-evidently more valid, a more distant perspective focussing on the wider impacts of a decision, rather than the way in which was made, also has value.

6.6.3 GRENFELL AND THE GREEN PAPER

Only five weeks after the 2017 election, 72 residents died in a horrific fire at Grenfell Tower, a local authority tower block in West London. After the immediate horror, the fire raised fundamental issues about fire safety and social housing. A series of tenant consultation events held ahead of a green paper (MHCLG, 2018) made a strong impression on ministers and civil servants (Interview 25). This might be seen as a tentative example of a change in the locus of authority cited by Hall as a sign of third order change and it was certainly detectable in the tone of the green paper, in its promises to scrap parts of the housing policy agenda from 2015 and 2016 and its references back to more consensual, pre-Thatcher Conservatism. However, interviewees in the housing sector were more sceptical that the green paper and subsequent white paper (MHCLG, 2020d) mark 'a shift in their fundamental world view of the role of social housing' (Interview 7).

Seen from inside government, the green paper was 'a bit of a dog's breakfast' that reflected ministerial turnover – there were three different housing ministers while it was being written – and competing agendas. The net results were contradictions and incoherence, according to a special adviser with a hand in writing it:

'This goes right to the heart of a Conservative government that was, on the one hand, trying to kind of reimagine its position on social housing....partly driven by a genuine sense of responsibility and horror over what had happened at Grenfell and a recognition that not just building safety aspects, but the cultural exclusion and stigmatisation of social housing tenants had really gone too far and too long. That was genuine. And also an acceptance of the political reality of it - you just can't get away with it anymore. But at the same time, they still have all the same prejudices and assumptions and financial pressures not to spend too much on social housing and desire for home ownership. So all of those contradictions are bundled up into

one. And trying to come up with a set of policies that were both addressing those things, but were actually vaguely meaningful, was a tangled process, and the result was not particularly coherent.’ (Interview 27)

That was the context in which the green paper hedged its bets about social housing being a ‘safety net’ offering secure homes or a ‘springboard’ to home ownership (MHCLG, 2018). The episode illustrates contradictory ideas at the level of values and principles within the ruling party but also the continuing influence of a paradigm that a former senior civil servant argues is still based on the view implicit in the Right to Buy that ‘social housing was for the residual poor and ideally wasn’t the destination... I don’t think they’ve changed their mind since really.’ (Interview 7)

Grenfell also led to an escalating and so far unresolved crisis in building safety. Fuelled by revelations from the public inquiry about dangerous cladding and shoddy construction work, this has affected most high-rise and even mid-rise residential buildings in England and left residents facing huge bills for repairs and flats that are unsaleable. Almost four years on, the crisis is unresolved despite several announcements of government funding. Inside government, the delays are blamed on Treasury resistance to spending money (Interview 27). Outside government, interviewees expressed amazement that it had been so slow to recognise that this, rather than Covid-19, was the real threat to the housing market (Interview 13) and to the Conservatives’ reputation for supporting first-time buyers (Interview 19). There is a feeling that only the government has the capacity to resolve the wider cladding crisis but that it had still not woken up to this (Interview 23).

6.6.3 A SHIFTING CONSENSUS?

The period also brought tentative evidence of a change in the spectrum of ideas about housing that perhaps suggests a ‘moving paradigmatic core’ (Princen and Van Esch, 2016) beneath the surface of policy.

After losing the 2015 election, the opposition Labour Party steadily adopted a more radical approach based on the theme of ‘housing for the many’ (Labour Party, 2017). The platform included not just substantially increased investment in social and affordable housing but

moves towards rent regulation and action across the housing system. A former shadow housing minister says that:

‘Part of my starting point...was that it's not just how much you build but it's what you build and who it's for. So yes, we need to increase supply. But simply increasing supply of open market homes is not going to help with meeting housing need. You've got to build a mix. And to build a mix, you've got to use a mix of measures from the market to regulation to government policy, including priming investment, as part of it.’ (Interview 16)

Labour advocated institutional changes within government including a full-fledged Department of Housing, which influenced the Conservatives’ conversion of DCLG into MHCLG in 2018. At a more macro level, before the 2019 election the shadow chancellor proposed a new fiscal rule based on Public Sector Net Worth, which includes assets as well as liabilities, and showed interest in a think tank proposal to include house price inflation in inflation targets given to the Bank of England (Interview 26). Both of these might have changed ‘taken for granted’ conventions (Section 6.5.3) that constrain housing policy if Labour had won and adopted them. However, the housing policy paradigm has not been tested by a change of political party within government since 2010.

Changes of tone within the Conservative government are discernible and the substance has also varied between administrations, although the pandemic makes it hard to say with any certainty where the Johnson government’s priorities will lie. In the wider party, however, there is evidence that pro-housing arguments can have some impact if they are framed in a way that appeals to underlying values. A former housing sector policy specialist recalls ‘a personal epiphany moment’ at an event organised by Prince Charles when he realised that groups like the National Trust and CPRE were making the same criticisms of the housing market as he was. At the next Conservative conference, he put this thinking to work in a presentation at a fringe meeting:

‘I gave exactly the same critique of exactly what was wrong with the housing system and just accompanied it with pictures of Poundbury²³. That was all it took and they

²³ Urban extension under construction on land owned by Prince Charles in Dorset to a masterplan based on traditional design

agreed with me 100 per cent. In fact at the end of it, I had Conservative councillors came up to me saying, “if it looked like this, we’d be asking how can I get more social housing built in Buckinghamshire?” And I realised that a lot of the divisions on this were unnecessary and actually driven by cultural prejudice on both sides more than a real fundamental ideological divide.’ (Interview 27)

Some empirical support for this view comes from the backbenches in the House of Commons, where private members’ bills on homelessness prevention and making homes fit for human habitation were approved in 2017 and 2018 (Interviews 18 and 19). The Housing Communities and Local Government select committee²⁴, which has a Labour chair but a Conservative majority, has published a series of unanimous reports including a call for 90,000 social rented homes a year (Interview 18) that contrast sharply with official party policy. At the level of values, one former minister said that in his experience what unites Conservatives is ‘recognition of the importance of home, for people to have a place that they feel they can belong, to be part of a community, to have stability’ (Interview 20). Another took the same view as Oliver Letwin that ‘if you’re going to build the number of homes you need, you have to do it in a range of different tenures and they need to be in the same locations or neighbouring to one another’ (Interview 10).

These are hints that potential political space exists for a shift in ideas about housing across all four dimensions of the policy paradigm. Whether political circumstances will ever create the opportunity to act upon it remains to be seen.

6.7 CRISIS AND THE INTERPRETATION OF CRISIS

This final section steps back from policy debates to look at the way that perceptions of two different crises have influenced the housing paradigm since 2007. In the context of the literature, in which crises can play an important role as exogenous shocks that delegitimize an existing policy paradigm, this should be fertile territory for policy change. If crises can be conceived as events that need to be narrated and explained as problems that need the attention of policy makers (Blyth, 2002; Kern et al, 2014), then this is a crucial point. However, this in turn needs to be considered in the context of arguments that crises have

²⁴ The work of each government department is scrutinised by an all-party committee of backbench MPs

become a ubiquitous feature of contemporary societies and need to be understood as narrative constructions that raise certain questions while foreclosing others (Roitman, 2014). Crises can be both 'real' events and constructed narratives deployed to make sense of the world in a particular way (Blyth, 2002).

6.7.1 HOUSING CRISIS

Interviewees were asked whether they considered the notion of a 'housing crisis' to be a useful way to describe what is happening in the housing system and how they saw this in relation to other crises. Some interviewees agreed in straightforward terms, for example pointing to evidence of unaffordable house prices and their impact on younger generations (Interview 15). Most of those outside government said they had used the term to lobby for policy change themselves.

However, many others thought that the idea of a housing crisis had outlived its usefulness and had even begun to be counter-productive because it added to pressure for short-term policy fixes:

'The notion of crisis implies that stuff can be fixed quickly, whereas actually I think probably that's just not true. To be honest, I think the sector plays into this as well, don't we? We use crisis all the time, because it's a good way to get to get money... but I think over the long term it doesn't help particularly.' (Interview 21)

Another said that:

'However much you recognise that there is a crisis in housing, you also have to recognise that it's not one you can fix quickly... So I think it's a bit of a double edged sword in a way to talk about a housing crisis from that point of view because you also have to communicate the fact that it's going to take time to solve it... I think it's perhaps more important to see this as a long term, profound challenge for the society.' (Interview 7)

One of the characteristics of policy fields with looser paradigms that Hall noted in his original paper was the role that metaphors and leitmotifs play in constraining and enabling options (Hall, 1993, p291). This certainly seems to be true of the 'crisis' narrative. Two

interviewees independently reached for the same alternative metaphor to make sense of what was happening. One said that

‘When it was first acknowledged by government, as in we have a housing crisis under a Conservative government, that was a real shock and awe moment. But I associate a crisis with being something that is a particular driver and, relatively speaking, short lived and you come out of a crisis....I don't know how you would best describe it, but it is chronic rather than acute. Well, it's both acute and chronic.’
(Interview 1).

A second argued that:

‘A crisis is sudden, and this is chronic, it's a set of chronic worsening problems that are interlinked and they're lifestyle diseases.’ (Interview 11)

What is interesting about these accounts is that they are almost describing the opposite of crisis as exogenous shock and seeing the world in terms of a developing, structural and systemic problem, hence something endogenous. Turning the crisis argument around, one interviewee argued that:

‘Politics is not hugely irrational. Politics does respond to crises... And I almost feel like, by definition, the fact that we've done naff all proves it's not a crisis. It proves it's contained enough and the impacts are specific enough and the beneficiaries are powerful... I think there comes a point where you have to accept you can't keep telling people there's a crisis if they just don't act like that's true.’ (Interview 3)

6.7.2 FINANCIAL CRISIS

For context, interviewees were also asked what they thought had been the impact on housing of other crises since 2007. Despite Brexit, Grenfell and Covid-19, the Global Financial Crisis and its aftermath was the one that continued to be in the forefront of the minds of most.

Interviewees from the mortgage finance sector said it was important to set this in the context of structural changes in the lending industry before the crisis. Financial liberalisation led to most building societies converting into banks and reduced margins and increased

risks but also meant an increased supply of credit at more competitive rates. Dual-earner households could borrow up to five times their joint income rather than the traditional two and a half times and rising access to credit fuelled rising house prices (Interview 23). The creation and rapid expansion of Buy to Let took lenders as well as the government by surprise (Interview 17) and this 'fundamentally shifted the relationship that there's a finite number of buyers and a finite number of homes because suddenly any individual could own as many homes as they were able to get finance for' (Interview 23).

In the wake of the crisis, the effects of these changes in the mortgage market have continued to play out in combination with measures to rescue the economy and the financial system. A former Conservative housing minister makes direct connections with the problems in the housing system that emerged after 2007:

'The global financial crisis meant that interest rates plummeted. And that meant that a lot of people who had savings... [suddenly saw that] disappear. So there was a huge amount of money looking to buy something, or invest in something, that would generate a better rate of return... And of course, because they were coming into that and they were looking to make both capital return and rental income, they were able to outbid first time buyers. So you had the worst of all worlds...you had a new group of people coming in who could probably pay more, you had the lack of access to finance for first time buyers and for some self-employed.' (Interview 10)

This perception that Buy to Let was squeezing out first-time buyers rather than providing a cost-free way to increase the supply of rented homes (Interview 18) cut across Conservative values of property-owning democracy. This informed chancellor George Osborne's decision to phase out tax reliefs for landlords and increase stamp duty on second properties from 2015 even though in Tory terms this was a controversial move and he knew he would 'get some flak from the usual suspects' (Interview 10).

However, this was in the context of changes to financial regulation in the wake of the financial crisis (see Chapter 2) that had a profound effect on mortgage lenders and borrowers. Affordability stress testing and restrictions on lending at higher loan to value and income multiples (Interview 17) reduced risks but the net effect was to exclude outsiders, new entrants to the housing market, even as insiders, existing owners and landlords, benefitted from the impact of low interest rates on mortgage payments and quantitative

easing on asset values (Interview 23). Interviewees thought these after-effects of the crisis were still structuring the market. As one puts it:

‘We've still got all the hangovers... We've obviously got a hangover in terms of quantitative easing. We've got a hangover in terms of base rates, they've been kept so low. Personally I still think we haven't exited the support that was given to us to get us out of the crisis. And so what we've done is layer new crises on top of the financial crisis.’ (Interview 17)

A former policy specialist with a major mortgage lender argues that:

‘Without doubt the most significant policy intervention since [2007] has been the dramatic fall in interest rates. Obviously, that has been linked to an assessment out of the Global Financial Crisis that the mortgage lending sector and the banking sector was too big to fail... I think It also resulted in an inherent statement that the government would intervene to protect not just the banking system, but the wealth that is accumulated within people's homes and within home ownership. Together with the collective policy in 2007-8, and to some extent repeated in the Covid crisis, the effect has been that those who have property have been able to keep hold of it and those who haven't property have seen the chances of them getting it without help and support become more difficult.’ (Interview 23)

If the aim was to promote stability in the financial system after the crisis, this directly contradicted the aim of expanding home ownership. The ‘policy spillovers’ that Kay (2011) identified between monetary policy and financial regulation were felt just as powerfully within the housing system. From this perspective, the story of repeated policy interventions to promote affordable housing looks like a repeated cycle of policy experimentation and policy failure in which agency is severely constrained by structural factors that are the legacy not just of the events of 2007 and 2008 but of the responses to it within other policy paradigms.

Table 4 sums up changes in the key policy fields influencing housing.

TABLE 4: NESTED PARADIGMS AND HOUSING

	Fiscal policy	Monetary policy	Mortgage market	Social security policy
2008-10 Labour Brown	Emergency response to GFC	Interest rates cut to 0.5% QE Round 1	Credit crunch	Welfare to work LHA
2010-15 Coalition Cameron -	Austerity Use of financial instruments	QE Round 2 <i>'Bailed out by plummeting interest rates'</i>	Funding for Lending MMR FPC – macro-prudential regulation Buy to Let boom <i>'Worst of all worlds for first-time buyers'</i> Help to Buy guarantees and loans	Benefit cuts Universal Credit Conditionality Pay to Stay (dropped)
2015-16 Conservative Cameron	Austerity Landlord tax reliefs cut	Interest rates 0.25%	Help to Buy ISA	Benefit freeze Benefit cap
2016-19 Conservative May	End of austerity?	QE Round 3 Interest rates 0.75%	Lifetime ISA	LHA cap (dropped)
2019- Conservative Johnson	Emergency response to Covid-19 <i>'Long' GFC? – 'all we've done is layer new crises on top'</i>	QE Round 4 Interest rates 0.1%	State guarantees for high LTV mortgages?	Temporary UC and LHA increases during pandemic

6.8 CONCLUSION

Chapter 5 tentatively suggested that there had been a shift from a social housing paradigm to an affordable housing proto-paradigm since 2007. This was on the basis of changes that were significant but lacked the internal coherence that would qualify as a full paradigm.

The findings from interviews with key policy actors give a different impression in which the ideas behind policies to promote 'affordable housing' look more like a rationalisation of the unaffordability generated by changes in related policy fields and markets that make up the housing system. The interviews also highlighted constraints on the operation of policy paradigms in government as opposed to as stated in policy documents. The findings point to the importance of institutional interests embedded in the machinery of government and of ministerial agency in navigating the conflicts and compromises that translate ideas into action. Government emerges as being about 'a seething nest of factions' as much as it does about tactical bricoleurs or strategic 'paradigm men'. In the background, policy options for housing are still constrained by rules and conventions about borrowing and accounting that are largely 'unamenable to scrutiny' (Hall, 1993, p279).

Some significant changes are detectable at the level of the micro-paradigms of housing tenure: increased state intervention is now deemed not just appropriate but necessary to sustain home ownership; deregulation of the private rented sector is seen to have gone too far, with rebalancing required to protect renters and consumers and prevent landlords pricing out first-time buyers; and, while the stock continues to decline, the value of social housing has been rehabilitated to some extent and attempts to tilt it further towards the market have receded for now. For all this, at the macro and meso levels political economy and fiscal and monetary policy continue to restrict investment, support asset prices and restrict access to mortgages to new entrants to the market. Table 5 summarises changes in ideas about housing over the five governments since 2007 on the four dimensions proposed by Daigneault (2015).

TABLE 5: THE HOUSING POLICY PARADIGM SINCE 2007

	Values - assumptions about nature of reality, social justice, role of state	Conception of the problem that requires policy intervention	Ideas about policy ends	Ideas about policy means/instruments
2008-10 Labour (Gordon Brown)	Govt intervention needed - <i>'business as usual falls away'</i>	Emergency action after GFC Inadequate supply	Housing investment to rescue economy Financial stability Welfare reform	Kickstart housing market LA self-financing plan Local Housing Allowance as shopping incentive
Changes	<i>Role for LAs in provision</i>	<i>Collapse in output</i>	<i>Stimulate economy</i>	<i>Policy experimentation</i>
2010-15 Coalition (David Cameron)	Austerity Dependency culture Economic liberals v social conservatives Localism - <i>'authentic Conservative approach'</i> Demand side intervention	Lenders not lending, builders not building Inadequate supply Housing crisis – falling ownership and affordability – <i>'Tory voters' sons and daughters'</i>	Reduce public borrowing Support lending, building, home ownership Make work pay	Affordable Rent – bricolage or ideology? Help to Buy – <i>'all about the way it scored'</i> Self-financing with caps Rent increase = investment LHA as cost control, bedroom tax, benefit cap
Changes	<i>Hostility to social housing Contradictions on role of market and state</i>	<i>Market failure requires intervention</i>	<i>Primacy of reducing deficit</i>	<i>Austerity drives change Use of off-balance sheet financial instruments</i>
2015-16 Conservative (David Cameron)	Austerity Intergenerational equity Fix supply, fix housing '	Inadequate supply Housing crisis - falling ownership and affordability	Increase home ownership Marketise social housing	HA RTB + forced council sales <i>'bonkers hybrid'</i> Starter Homes – <i>'it was never going to fly'</i> Cut social rents, freeze LHA to cut benefits bill
Significant changes	<i>Greater role for markets</i>	<i>Acceptance of 'housing crisis' (in home ownership)</i>	<i>More pro-market with coalition brakes off Home ownership first</i>	<i>Influence of think tank Ideas seen as unworkable in DCLG</i>
2016-19 Conservative (Theresa May)	State should intervene in unfair markets Intergenerational equity Renters as consumers	Broken housing market – supply, accessibility Housing crisis – affordability Renter insecurity Grenfell: social housing 'new deal'?	Build more homes of all tenures – <i>'talking about social housing suddenly felt possible'</i>	Borrowing cap removed on LA housing – <i>'a complete ambush'</i> Pledge to scrap Section 21 U-turns on 2015/16 plans
Significant changes	<i>Role for state if markets not working Social housing valued</i>	<i>Need for action across tenures 'Moral duty' to build</i>	<i>Cross-tenure solutions</i>	<i>Symbolic changes proposed to 1988 framework</i>
2019- Conservative (Boris Johnson)	End of austerity? Covid and role of state Levelling up?	Broken housing market - accessibility	Raise home ownership 300k homes pa 'Building Beautiful' End rough sleeping	Social rents CPI+1% Right to Shared Ownership, First Homes Mortgage guarantees
Significant changes	<i>Emergency expansion of state post-Covid</i>	<i>Problem again = access to home ownership</i>	<i>Empty targets?</i>	<i>Revival of failed 2015/16 policies in new form</i>

Changes in housing policy after 2010 were driven by ideas about austerity and welfare reform within these nested paradigms. Seen from inside government, specific policy instruments such as Affordable Rent emerge as the results of policy bricolage by officials acting in their department's institutional interests rather than the ideology perceived by outsiders, although both perspectives may be valid given the social construction of institutions. In 2015 and 2016 it seemed that marketising reforms might firm up an 'affordable' paradigm but these 'bonkers hybrids' remain unimplemented. In 2017 and 2018, the Theresa May government rehabilitated some pre-2010 thinking, including use of the term 'social housing', and announced changes to two key elements of the post-1988 framework at the level of policy instruments. Seen from inside government, however, these were more the result of bricolage, opportunism and the need for announcements on a politically salient issue than of an ideological or paradigmatic switch. More fundamental reforms to the land and housebuilding market and conventions on public spending on housing – new ideas at the level of ideas about the problem that requires policy intervention and policy instruments – made brief headway but ultimately failed to progress.

All this suggests that ideational changes since the financial crisis look less like a new paradigm, or even proto-paradigm, than the exhaustion of a post-1980s 'social housing' framework and the laying bare of its contradictions. Housing policy appears to meet most of Hogan and O'Rourke's (2015) criteria for extant ideational collapse and but few of those for new ideational consolidation. Alternative ideas are available but there are few signs of a political entrepreneur capable of injecting them into the political arena or producing a consensus around a new paradigm. However, change remains a possibility. There is tentative evidence of a 'moving paradigmatic core' (Princen and Van Esch, 2016) in ideas within the Labour Party, even if it remains in opposition, and in the way that some of these have been taken up by the Conservatives in government. Differences in framing between right and left may obscure common ground on the importance of 'housing as home' rather than 'as asset' and of seeing housing as a system whose component parts must work together. Against this, the Global Financial Crisis and the policy responses to it have 'layered new crises' on to the question of housing unaffordability.

CHAPTER SEVEN DISCUSSION

7.1 INTRODUCTION

Chapter 5 suggested a gradual and tentative shift to an affordable housing ‘proto-paradigm’. Drawing on the housing and political economy literature, this was positioned within a transition generated outside formal ‘housing policy’ from mature home ownership and deregulated private renting to late home ownership (Forrest and Hirayama, 2018). Chapter 6 revealed a more nuanced story that highlighted the importance of institutional and hidden constraints on change, ministerial agency and structural factors arising in political economy and finance. The picture that emerged was less of an ‘affordable housing’ proto-paradigm than of an attempt to rationalise policy amid the slow collapse of the previous ‘social housing’ paradigm.

This penultimate chapter draws these threads together and considers what the case of housing in England since 2007 can contribute to the literature on policy paradigms and what the paradigms framework can tell us about policy change in housing.

7.2 POLICY PARADIGMS AND HOUSING

At first glance, Hall’s case of macro-economic policy making in Britain between 1970 and 1989 seems to have little in common with my case of policy change in housing in England since 2007 apart from historical context and geography. However, both periods illustrate the close connections between the economic and housing policy fields and the connections between the two in a system of nested paradigms (Nicholls and Teasdale, 2017) that is characterised by policy spillovers (Kay, 2011).

Although the inflation crisis of the 1970s was preceded by the oil price shock, it was perceived as a failure of the state and of Keynesian ideas about managing the economy. With an alternative set of ideas available and adopted by an opposition that was about to win power at the general election, the conditions were in place for third order change in Hall’s terms. Whether this change was abrupt or more gradual and involved Monetarism alone or a neoliberal synthesis of ideas (Oliver and Pemberton, 2004), it created the conditions for the paradigm shift in housing policy in the 1980s, including reductions in

public spending and borrowing, the overthrow of local authorities as the principal providers of rented homes and a general emphasis on deregulation, privatisation and marketisation.

The consequences of economic policy for housing did not follow so logically from the events of 2007 and 2008, and there were rival constructions of the Global Financial Crisis. What looked initially like a failure of the market and neoliberalism gave way after the 2010 election to a narrative that public borrowing was out of control and that a revival of neo-classical austerity (Blyth, 2013) was required. Monetary policy was loosened even further with ultra-low interest rates and QE, reducing the cost of credit for existing home owners, and financial regulation was tightened, restricting access for anyone not already in the market. At the same time austerity meant cuts in housing investment and housing benefit. Fiscal and monetary policy and financial regulation have therefore worked in concert to make housing less accessible and less affordable for housing ‘outsiders’.

Chapter 5 confirmed the value of Daigneault’s (2014, 2015) paradigms framework as a systematic way of analysing ideas behind policy and changes between two time periods and of Nicholls and Teasdale’s (2017) ‘nested paradigms’ framework as a way of examining the relationships between housing and other policy fields. However, Chapter 6 raises questions about whether any conceptual framework can adequately reflect a process that actors themselves believe is marked by conflicts and uneasy compromises between very different sets of ideas. Perhaps the most important of these questions concerns the internal coherence that Daigneault makes one of his conditions for the existence of a paradigm.

7.2.1 COHERENCE AND BRICOLAGE

The interviews raise some fundamental questions about the extent and nature of policy change since the Global Financial Crisis and some conceptual questions about the way that policy paradigms operate in a field like housing. Ministers from the same party emerge with very different views about housing policy. Officials seem more like bricoleurs than ‘paradigm men’ (Carstensen, 2011). Detailed accounts of individual policies like rent setting have shown examples where policy has lurched in one direction and then back again.

As argued in previous chapters, this supports a softer version of paradigms in which commensurability is blurred and coherence is qualified. Support for this view comes from

the way that policy instruments that were improvised in the wake of the Global Financial Crisis survived in modified form after it. Affordable Rent, for example, became the principal component of the Affordable Homes Programme after 2010 but it developed out of earlier thinking within DCLG about what an intermediate market rental product might look like for people on higher incomes. Similarly, the Help to Buy equity loan scheme became the centrepiece of government policy on affordable home ownership from 2013 onwards, but the principle of equity loans had already been developed in pre-2010 schemes.

These may be cases of bricolage but they also look like examples of policy instruments and their settings that can have far more significance in the policy process than conventional accounts might allow (Lascombes and Le Galès, 2007). Help to Buy grew to encompass 40 per cent of the sales of major housebuilders and became so integral to the new build market that it has had to be extended several times. Affordable Rent has been institutionalised not just as a means of delivering homes with less grant but also as a way for housing associations to increase their financial capacity by increasing rents on existing homes. At the level of instruments, these resemble 'layering' and 'conversion' (Mahoney and Thelen, 2010) but at the level of ideas about the problem that requires intervention (unaffordable housing) they could indicate ideational 'exhaustion' (Hogan and O'Rourke, 2015). In other words, 'affordable housing' becomes a way to rationalise the absence of a policy paradigm where one is actually needed. As Blyth (2013, p209) argued: 'It is entirely possible that the dominant paradigm is seen to fail and that nothing in particular comes along to replace it.'

All of these factors suggest a need for caution when assessing policy change against criteria stipulated in the policy paradigms literature. Internal coherence may be too much to expect in a policy field where responsibility is split between different departments with sometimes very different interests. Put like this, it seems logical to ask whether it is possible to speak in terms of policy paradigms at all, especially when it comes to a second or third order policy field like housing. However, Schmidt (2011, p42) argues that paradigms need not be as coherent as a Kuhnian approach might lead one to suspect on precisely the grounds that that they are the results of conflicts as well as compromises between actors with different ideas. The findings support this interpretation.

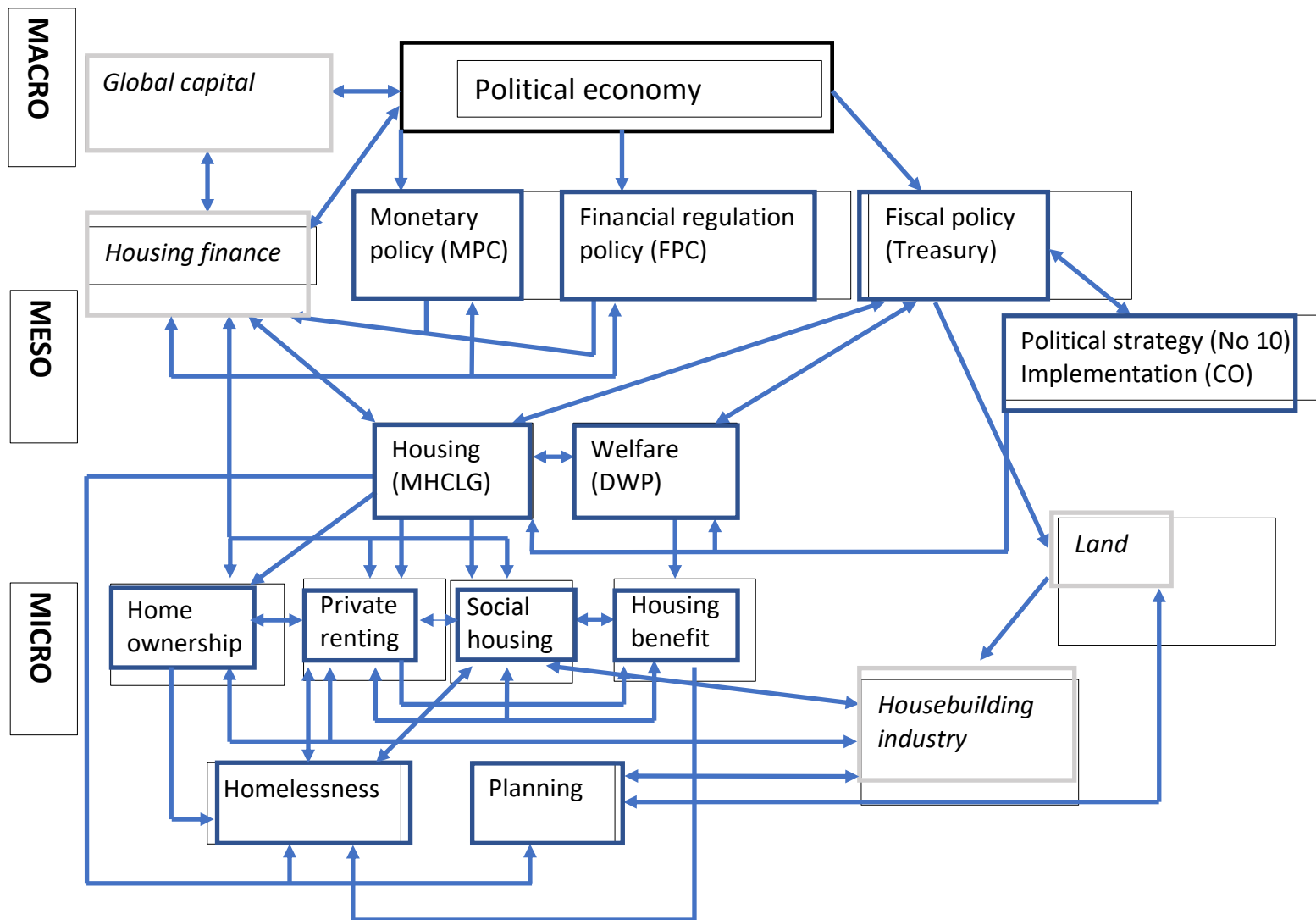
'Affordable housing' still looks like more than a 'policy theory' that is specific to a policy (Daigneault, 2014) and more than just bricolage even if it amounts to less than a coherent policy paradigm. Perhaps, as in the not 'fully elaborated' paradigm posited by Hall, it consists of the net results of the compromises made between different institutional interests. In this interpretation, the policy paradigm in housing is not to be found just in formal 'housing policy' but precisely in the ways it collides with other nested paradigms and finds its place in the policy hierarchy. 'Affordable housing' becomes an expression and a rationalisation of those dynamics.

7.3 NESTED PARADIGMS

My framework also drew on the idea of 'nested paradigms' proposed by Nicholls and Teasdale (2017) as a way of understanding how paradigms operate below the level of 'macro' policy. This offered a useful way to think about how housing relates to policy in other fields such as welfare and macro-economic policy making as well as to policy on individual tenures and particular aspects of housing policy such as homelessness and housebuilding and planning. The concept also illustrates the difference between 'narrow' housing policy as administered by DCLG/MHCLG and 'broad' housing policy administered across multiple government departments and agencies.

Nicholls and Teasdale conceptualise a three-stage hierarchy, with the over-arching political-economic paradigm at the macro level, welfare, economic and defence etc policy at the meso level and their case of social enterprise sitting below welfare at the micro level. They argue that 'these relationships are not purely hierarchical, and policy paradigms can be linked both vertically and horizontally' (ibid, p327). My policy document analysis highlighted important policy relationships and how they might work and my interviews brought a wealth of extra data about the way that relations between departments and the interaction between different institutional interests shape the conflicts and compromises that form policy. Figure 1 below maps out a hierarchy of nested policy paradigms and the government departments responsible for them and places them within the context of the wider housing system:

Figure 1: Nested paradigms and the housing system



Key: MPC = Monetary Policy Committee of Bank of England; FPC = Financial Policy Committee of Bank of England; No 10 = Downing Street/prime minister; CO = Cabinet Office; MHCLG = Ministry for Housing Communities and Local Government; DWP = Department for Work and Pensions. Arrows = direction of influence. Italics = outside formal 'policy'

This is a simplified model seen from the top down and omits, for example, local government and local authorities, housing associations and private landlords as housing providers. The relationships are not purely hierarchical, as all of the micro and meso policy fields listed have a strong influence on the housing meso paradigm. While all of them are influenced by the macro level of political economy, the influence may run in the other direction, for example from home ownership to housing to House Price Keynesianism via housing finance. In addition, housing seems to fit more neatly below fiscal and monetary policy in the hierarchy than on the same level. The model above therefore envisages 'upper' and 'lower'

meso levels, in which economic policy sits above housing, welfare and other policy fields. In addition, the research has highlighted the impact of influences from outside formal 'policy' (marked in italics) and inputs of land and finance that are related at multiple levels. The micro paradigms of housing tenure may be easier to specify but are also inter-related. By the time these other factors are considered, the framework begins to look less like a hierarchical model than a map of a complex 'housing system'.

This requires a broader view of the endogenous and exogenous factors that create the environment for the ideas that drive 'housing policy' and an appreciation of the institutional barriers, conflicts and compromises that constrain their potential for action. Perhaps we should think of paradigmatic change less in terms of an abrupt shift between incommensurable ideational frameworks than as a re-ordering of 'previous cognitive and normative structures' that 'give rise to complex and at times contradictory mechanisms of adaptation' (Surel, 2000, p508).

The model begs several questions about how paradigms might work at different levels. Consistent with the literature, the existence of a policy field at a particular level does not necessarily mean that it has an active policy paradigm of its own. This also raises the issue of whether a paradigm shift can take place at the meso or micro level of policy without one also happening at the macro level. This is implicit in Hall's distinction between policy fields with 'forceful' and 'looser' paradigms but it perhaps also relates back to the levels of analysis problem that Kay (2011) detects in Hall's framework and the literature that it inspired. This is that the crisis of Keynesianism applied both at a broad political economy (macro) level and at the meso level of macro-economic policy. Within my framework of nested paradigms, it is possible for a shift in the housing policy paradigm to happen without a shift at the macro level of political economy. However, this is less likely when there is no firmly established housing paradigm and when it is so closely tied to political economy. Conversely, at the meso level, the post-GFC macro-economic policy paradigm was preserved by extraordinary innovations in policy instruments but spillover effects could have led to a paradigm shift in housing as well as in financial regulation (Kay, 2011; Baker, 2013). However, ideas about macro-prudential regulation were available for rapid adoption in the latter case whereas alternative ideas about housing have not yet reached the same point.

Finally, there is the possibility that paradigms can exist at the micro level that are internally coherent but are not complementary with each other. Arguably, for example, a consistent home ownership paradigm has existed since well before the changes of the 1980s based on ideas about the values embedded in the tenure and the objective of giving more people a stake in society. The differences can be seen through policy instruments, such as the means of state support for the tenure, and in ideas about whether the problem that requires intervention is a level of ownership that is too low or imbalances within the housing system as a whole. This tension has expressed itself in policies designed to promote transfers from other tenures that do not take this balance into account and in the durability of an overall housing policy paradigm.

7.4 INSTITUTIONS AND AGENCY

The interviews highlighted institutional constraints on policy change that included not just policy silos within departments but different ways of thinking about policy problems and the solutions to them. Interviewees from inside government argued that policy outcomes were often the product of conflict between competing factions that resulted in incoherent compromises. At the same time, rapid ministerial turnover all too often resulted in short-termism and headline-chasing rather than anything resembling a strategic plan.

This view challenges the notion of an internally coherent housing policy paradigm, certainly in the period since 2007 and possibly more generally as well. However, this may also go some way to addressing the more general criticism of policy paradigms, certainly in Hall's original conception of them, that their 'structuralism' denies agency to policy actors (Carstensen, 2011). The view from inside government of a 'seething nest of factions' that is occasionally forced to adopt outward-facing positions lends support to a policy process based on bricolage. However, interviewees also highlighted the importance of ministerial agency in overcoming institutional constraints on heterodox policy ideas. Structure and agency exist in a dynamic relationship in which chaos and crises may open up space for action but also close it down.

These points apply especially to the relationships between housing and other paradigms that are further up the policy hierarchy. Most obviously, political economy and fiscal and

monetary policy set the parameters within which housing policy functions, operating as structural constraints that are nevertheless the result of policy choices, and have helped to create the affordability question in the period since 2007. However, the interviews also revealed the impact of more hidden and 'taken for granted' constraints on action in rules and conventions operating within government.

7.5 METAPHORS AND NARRATIVES

In his seminal paper on policy paradigms, Hall argued that in policy fields that do not have a 'fully elaborated' paradigm policymakers' actions are still 'invariably based on a particular understanding of that sphere of the world which policy addresses' (1993, p291). He highlighted the importance of 'the terms of discourse' used in that field and the way that even 'an overarching metaphor...and its attendant elaborations can structure many aspects of what is to be done' (ibid, p292). This offers a useful way of understanding housing policy in the 21st century. Unlike Hall's examples of 'the war on drugs' and 'the problem of welfare mothers', metaphors such as 'broken housing market' and 'housing crisis' do not contain such obvious prescriptions of policy problems, but they still inform our understanding of them.

Implicit in the notion of a 'broken market' is the older metaphor of the 'housing ladder', the idea that most young people can access the first rung of home ownership and climb towards a stable and secure home in middle age and retirement. The way that it has been 'broken' in the 21st century is connected to wider notions of social mobility and labour market flexibility and to the maturing of the housing market (Forrest and Hirayama, 2018) and raises fundamental issues about inter- and intra-generational equity that have become more pressing over time. Why it is broken, and how it should be fixed, are more contested questions that link to wider questions of political economy. Perhaps the dominant theme of policy since 2007 has been that the problem is an inadequate supply of new homes over many years and that the solution lies in building more of them. This in turn begs further questions of 'how' that, at least within the Conservative Party, have pitted economic liberals who see regulation in general and the planning system in particular as the obstacle to progress against social conservatives who resist the threat to existing communities and (implicitly) property values. In the shadows of that struggle, never completely resolved,

pragmatists focus on delivering as many homes as possible within constraints on development.

The idea of a broken market also implies that the solutions can and should be found through home ownership, or at least through the private market. Yet this is at odds with the realities of a labour market in which (depending on definition) around half of the workforce cannot afford to house themselves without assistance from the state (Affordable Housing Commission, 2020). Mass home ownership was aided by full employment, secure jobs and unionised workforces but does not so easily translate into the era of welfare to work and zero hours contracts. In the absence of a market that works, if it ever could in a purist economic liberal sense, the state must therefore intervene, through different forms of subsidy for households to buy or rent.

The creation of housing benefit was a key part of a 'social housing' paradigm that shifted the balance of state support from bricks and mortar to personal subsidies but costs rose until it could no longer 'take the strain' of higher rents and more people needing assistance. In this context, governments have turned to a growing array of 'affordable housing' schemes (Whitehead and Williams, 2020), ironically delivering rents that are less affordable and prices that require greater state intervention. 'Affordable housing' is in some senses another metaphor, with cognitive and normative meanings that contradict each other.

At various times since 2007, governments have seen the need to fix 'broken' markets more generally. This was most obvious in the wake of a financial crisis that exposed the spectacular failings of financial markets and systemic risks to the wider economy. More generally, both main parties have advocated intervention to protect consumers in markets where the odds are stacked in favour of producers with measures such as greater regulation and price capping. In housing, the deregulated and insecure private rental market created by the 1988 Housing Act came to be regarded less as a means of increasing choice and competition for tenants and more as an unfair market for renters as consumers. However, seeing the extraordinary growth of the private rented sector solely from a consumer perspective misses the point that most of it was based on individuals becoming landlords using buy to let mortgages. If Conservative political philosophy was, and still is, based on giving people a stake in society, here were a new class of landlords who believed they were doing exactly that. Except that in the process they were confounding the belief that home

ownership is 'the foundation stone of a capital-owning democracy' (Conservative Party, 1987).

Seen from this perspective, the decline in home ownership that has so exercised governments over the last decade is a misnomer; it was *owner-occupation* that fell at the same time as multiple home ownership rose. This is just one illustration of the long-term structural effects of the financial crisis and the policy response to it. Just as rising credit and lower interest rates fuelled house price growth before the crash, so even lower interest rates and quantitative easing have inflated asset prices after it. At the same time, the conduct regime and macro-prudential regulation introduced in the name of financial stability after the crash have had the spillover effect (Kay, 2011) of reducing access to mortgages for anyone not already on the housing ladder who does not have access to help from their family. In a market divided between insiders and outsiders, wealth and access to credit as much as income have become the price of entry and accessibility has become as important as affordability. For those excluded, austerity since the financial crisis has led to cuts in investment in new social housing and cuts in entitlement to and levels of housing benefit.

This in turn begs questions about the other metaphor most widely used about housing in the 21st century. As seen in Chapter 6, 'housing crisis' seems a strange way to describe chronic problems that have now lasted for years. If the continuing effects of the financial crisis look like the strongest influences on this, it also seems legitimate to ask how many years they have to last before they are seen as systemic problems rather than a crisis.

7.6 THREE PARADIGMS OR TWO?

As seen in Chapter 5, the housing policy paradigm established in the 1980s involved the intensification of home ownership, the deregulation of the private rented sector and the demunicipalisation of council housing. In the debates that led to the 1988 Housing Act, this was explicitly conceived as a more market-based model for renting as a whole. At the same time, reforms of mortgage lending, necessitated in part by the Right to Buy (Oren and Blyth, 2019), would introduce competition and choice for an expanding group of home owners and mortgage tax relief could eventually be phased out.

In its own terms, this amounted to an internally coherent paradigm but it relied on the creation of housing benefit with escalating costs over time. Reflecting Conservative belief in choice and a desire to roll back the state, local authorities were replaced by housing associations as the principal providers of what was now called social housing. However, though they became more commercial and were classified as in the private sector for public spending purposes, associations were never quite as private (Murie, 2018) as the 1987 white paper's conception of one 'independent rented sector' (DoE, 1987) had implied. Since they mostly relied on the same model for allocations as local authorities, for many Conservatives, over time, 'social housing' came to have the same welfare dependency connotations as 'council housing'.

'Affordable housing' was originally a neutral term for subsidised homes to rent or buy or part rent, part buy. As conceived, for example, in the 2007 housing green paper (DCLG, 2007), it meant a set of housing options for the growing number of people who could not afford home ownership and did not qualify for social housing. In the wake of the financial crisis and austerity, the meaning of 'affordable housing' expanded to include social housing at higher rents, increasingly elaborate and expensive home ownership schemes and a system of housing support that did not cover the full cost of most claimants' rents. The net results have been a significant increase in public intervention in the private ownership market at the same time as a significant decrease in public investment in the social rental sector. Discursively, 'affordable housing' almost came to mean its opposite. As social housing became 'affordable' and scarcer, so much of its role in housing those most in housing need fell by default to the bottom end of the private rented sector.

Chapters 5 and 6 presented two slightly different stories of the development of affordable housing. As seen via an analysis of policy documents it seems to be both the product of circumstances and of a strategy to move social housing closer to the market within an overall objective of maximising home ownership. Interviewees from outside government largely agreed with this interpretation. However, as seen from inside government, this was a far more contingent process characterised by improvisation and bricolage rather than ideology or strategy. On these accounts, Affordable Rent was created in a few days by a DCLG fighting to maintain any kind of affordable housing programme and Help to Buy was created by a Treasury that seized on a way to pursue political and economic objectives

through financial instruments that did not score as public spending. These two key instruments of affordable housing were not the result of conscious choices in housing policy but of circumstances created by decisions to pursue tight fiscal and loose monetary policy. From this perspective, the anomalies and policy failures that have accumulated over the last decade begin to look less like problems with an 'affordable housing' proto paradigm than evidence of continuing ideational collapse and unresolved contradictions in the 'social housing' paradigm established in the 1980s.

This housing policy framework is marked by a series of tensions with other departments and agencies and other policy paradigms. This is most evident, as shown in the interviews, between DCLG/MHCLG and DWP on rents, investment and the costs of housing benefit. However, it also plays out in the conflict between a liberalised labour market and commitment to work as the route out of poverty and a deregulated and high-rent housing market. The government's hopes of increasing home ownership, and associated gains in asset-based welfare, are in tension with Bank of England policies to control financial risks that make it more difficult to get a mortgage and access the housing market. Hence the government must step in with off-balance sheet guarantees and loans, sending a message to market participants that it will not allow house prices to fall. A policy paradigm that was based on the idea of giving the market a greater role can only be maintained with greater intervention from the state.

7.6 HOUSING AND POLITICAL ECONOMY

This in turn raises questions about the relationship between housing and wider political economy. Whether we call it 'House Price Keynesianism' (Crouch, 2009) or 'late neoliberalism' (Rolnik, 2013) or 'financialisation' (Aalbers, 2016), at a macro level we are talking about processes that connect financial markets to household debt via housing and residential property and of housing not just as asset but as investment portfolio. While unregulated derivatives markets were at the heart of the financial crisis, the relationship between debt, housing and the wider economy has continued in its aftermath, underpinned by the search for returns in the wake of low interest rates and quantitative easing. Housing is related to all of these frameworks and it also connects to processes of agglomeration in major urban centres (MacLennan and Miao, 2017). Hundreds of apartment blocks built in

dense developments in cities since the millennium were the most visible sign of supply apparently fixing the 'broken market'. But these routes on to the housing ladder were also major sites of Buy to Let and 'buy to leave empty' investment as well as the focus of affordable housing schemes and they are now caught up the post-Grenfell cladding scandal as well as ongoing discontent with leasehold and shared ownership. They are the physical expression of political economy in the built environment.

Given all this, is it credible to talk about a housing 'policy paradigm' at all? That seems to be the question implicit in an 'affordable' regime under late home ownership struggling under the weight of its own contradictions and now facing more uncertainty than ever in the wake of Covid-19. Rather than a paradigm shift in response to the exogenous shock of the events of 2007 and 2008, my analysis of policy in housing has instead shown evidence of ideational collapse (Hogan and O'Rourke, 2015) and a system that exists in a seemingly permanent state of 'crisis'. Daigneault's policy paradigms framework encourages the researcher to think systematically about the ideas behind policy at the four different levels of values and principles, ideas about the problem that requires policy intervention, ends and means and to think about the coherence of policy as a whole. In housing policy, this helps to reveal confusion between ideas about ends (increasing supply) that are really about means to the end of making housing more affordable. However, this objective conflicts with a macro paradigm of House Price Keynesianism that is based on delivering growth via the housing market. The best place to begin the search for solutions may be to think in terms of a 'housing system' and adopting ideas that consider that system as a whole. Paradigmatic thinking may, ironically, be precisely what is required.

CHAPTER EIGHT

CONCLUSION

8.1 INTRODUCTION

Chapter 7 considered my findings in the context of the policy paradigms and housing literatures. This final chapter starts by returning to my research questions and summarises my answers to them. It then considers the strengths and weaknesses of the study and concludes with some final remarks and suggestions for further research.

8.2 RESEARCH QUESTIONS

The study set out to answer two principal research questions:

- 1) What have been the factors influencing policy change in housing in England since the Global Financial Crisis?
- 2) Does this change amount to a change in policy paradigm?

Plus four sub-questions:

- i) Was there an identifiable policy paradigm for housing in 2007?
- ii) What policy ideas have emerged in housing over the period?
- iii) What have been the key factors and/or actors influencing policy change?
- iv) How has housing policy changed since 2007?

1) What have been the factors influencing policy change in housing in England since the Global Financial Crisis?

The study found that the main factors influencing policy change in housing since 2007 were fiscal and monetary policy rooted in political economy. In fiscal policy, the initial response to the GFC under the Labour government was based on Keynesian ideas about counter-cyclical fiscal stimulus but that was succeeded by austerity under a Conservative-led coalition. In monetary policy, under both governments the economy was supported by cuts in interest rates and quantitative easing (QE). At the same time, financial regulation was tightened under both governments to ensure financial stability. The spillover effects from these changes worsened the affordability of housing in general and the accessibility of home

ownership and availability of social housing in particular. These developments represented significant challenges to a 'social housing' paradigm established in the 1980s that was based on support for home ownership, deregulation of the private rented sector and a switch away from councils to housing associations, with higher rents supported by housing benefit. At a deeper level, the housing system was influenced by long-term trends in housing in which mature home ownership has given way to late home ownership (Forrest and Hirayama, 2018) and 'home as asset' has become 'home as investment'. The 'unacknowledged policy regime' of House Price Keynesianism (Crouch, 2009) continued in a new form, supported by monetary policy and state intervention.

2) Does this change amount to a change in policy paradigm?

Evidence from policy documents suggests a shift to an 'affordable housing' proto-paradigm after 2007. However, the picture that emerges from the policy actor interviews looks more like ideational collapse of the existing paradigm. Assessed against Daigneault's (2015) criteria for the existence of a paradigm, the shift may be said to represent significant departure from the policy equilibrium but the framework lacks internal coherence. The spectrum of possibilities has moved but the 'thermostat' (Howlett and Cashore, 2007) of paradigm shift has not been tripped. 'Affordable housing' looks more like an attempt to rationalise the failures of the existing regime than a new paradigm and, by contrast with the Housing Act 1988, the Housing and Planning Act 2016 failed to institutionalise a new framework. However, if we accept the concept of partial as well as wholesale paradigm change (Oliver and Pemberton, 2004), this could also be part of an incremental process of change in which a 'tipping point' has not yet been reached (Carson, Burns and Calvo, 2009).

i) Was there an identifiable policy paradigm for housing in 2007?

The policy document analysis suggested clear evidence of a shift in the housing policy paradigm that took place under Conservative governments in the 1980s, survived the election of a Labour government in 1997 and remained largely intact until the cusp of the financial crisis in 2007. This was categorised as a 'social housing' paradigm to reflect the shift in provision from local authorities to housing associations and associated change in terminology after 1988 but the paradigm applied across tenures and also included

deregulation of the private rented sector and the liberalisation of finance for home ownership. Higher social and private rents were enabled by the creation of housing benefit in a shift from bricks and mortar to personal subsidies.

ii) What policy ideas have emerged in housing over the period?

The fiscal austerity of the first half of the 2010s was accompanied by a revival of ideas about a 'culture of dependency' encouraged by the welfare system and by social housing. These led to cuts in investment and benefits but also encouraged ideas designed to introduce market incentives into the social housing system and direct resources into schemes to support home ownership. By the second half of the 2010s, after a series of other exogenous shocks, there were signs of ideational change in a different direction. Within the Conservative government, attitudes towards social housing became more favourable, rhetorically at least, as a result of the Grenfell Tower fire and marketising elements of the Housing and Planning Act 2016 were not implemented. Within the opposition Labour Party, significant new policy thinking has emerged about the need for structural reform but this has not yet been tested in government. A more consensus view about the role of social housing emerged among some Conservatives and there was a general willingness to consider a greater role for the state in the housebuilding market and improved consumer protection for private renters.

iii) What have been the key factors and/or actors influencing policy change?

Tight fiscal policy and loose monetary policy led to cuts in social housing investment and housing benefit for households requiring assistance with their housing and supported asset prices and reduced mortgage costs for those already in the housing market. At the same time, macro-prudential regulation and a financial conduct regime for mortgage lenders made it harder for housing 'outsiders' to access a mortgage.

The context for these changes was a generally accepted 'housing crisis' for which the principal cause was seen to be an inadequate supply of new homes. Ambitious targets have not yet been achieved and structural constraints on output, including land ownership and the business model of major housebuilders, have been identified but not addressed (Letwin, 2018). At the same time, new actors have emerged, including significant campaigns by private renters, leaseholders and victims of the cladding scandal that followed Grenfell, and

created an influential new consumer voice that politicians are finding it increasingly difficult to ignore.

iv) How has housing policy changed since 2007?

An initial counter-cyclical investment in social housing after 2007 gave way to austerity after 2010. Output of rented homes was maintained by ended funding for homes for social rent in favour of a new programme of homes for higher 'affordable' rents. Cuts in welfare broke the previous link between housing benefit and rents, leaving tenants with rising shortfalls that had to be paid from their other benefits. At the same time, political concern about declining levels of home ownership led to a series of government initiatives under the banner of Help to Buy that significantly increased state intervention in the private market. Policy has varied between different Conservative-led administrations and there are signs that Boris Johnson's government has returned to a more 'ownership first' agenda after a more tenure-neutral approach under Theresa May. There is a continuity across the field in a policy focus on the importance of increasing the supply of new homes to address a generally perceived 'housing crisis'. However, it remains unclear whether this is an objective in itself or a means to the end of addressing housing unaffordability.

8.3 CONTRIBUTION TO KNOWLEDGE

This is the first time that a policy paradigms approach has been applied systematically to the study of housing in England or the UK. While some of the housing literature does use 'paradigms' as a metaphor or heuristic device for understanding policy change, it has not gone beyond that to engage with the literature inspired by Hall. Looking at the literature internationally, my search revealed only two very recent examples of policy paradigms being applied to housing (Bohle and Seabrooke, 2020; Friedman and Rosen, 2020) in this way. The project has demonstrated the value of this conceptual framework in understanding the dynamics of policy change within housing.

The majority of the literature that followed Hall has looked either at his case of economic policy making or at fields such as trade, agriculture and energy where paradigms are more likely to be 'elaborate or forceful' (Hall, 1993, p291) because they involve technical issues and specialised knowledge and/or international agreements. This study outlines the dynamics of policy in a field with a paradigm that is not in Hall's terms 'fully elaborated' and

maps out how it interacts within a system of nested paradigms (Nicholls and Teasdale, 2017). It shows how 'looser' paradigms can still structure the mental maps that guide policy makers and also demonstrates how paradigms further up the policy hierarchy can structure the possibilities for action.

The two-stage research design has allowed me to speak to issues such as the level of coherence in the housing policy paradigm that would not have been possible in a project based on official documents alone. The richer data provided by the interviews has enabled a more nuanced interpretation of policy change and revealed dynamics that were not visible in policy papers and parliamentary debates. This revealed the institutional and hidden constraints on policy and the conflicts and compromises involved in policy making and enabled broader reflections on the policy process based on multiple points of view. This strongly supports the case for studying the ideas of policy actors directly and relying on primary sources rather than official documents and policy outcomes.

My research has also shown the value of engaging with so many different interviewees in the context of a policy field with multiple dimensions. A high level of access was achieved and interviewees included senior politicians and civil servants who had been directly involved in policy making as well as those seeking to influence policy. From a housing perspective, it adds rich and detailed perspectives to existing accounts of policy change since 2007.

8.4 LIMITATIONS OF THE RESEARCH AND FURTHER REFLECTIONS

During my research I encountered many of the issues raised by Daigneault (2015) in the lessons learned from his own work on ideas and welfare reform. The process is certainly labour-intensive, even when relying on a retrospective design that involves asking one set of interviewees about changes between two time periods.

Conducting enough interviews to assess the prevalence of ideas within a policy community is also a problem, especially within the time and resource constraints of a DSocSci research project. I ended up carrying out significantly more interviews (27) than I had originally envisaged (15-20) precisely because I wanted to ensure rich data across different parts of the housing system. In addition, to answer my main research question about whether there had been a paradigm shift since 2007, I first had to establish what the paradigm was in 2007

and how it had developed, rather than take that as a given, which involved reaching further back in time. Although the pandemic prevented me from interviewing people face to face, raising issues of interpretation in itself, it is possible that the convenience of video call interviewing helped to generate a higher response rate to my interview requests.

Another issue that emerged from the interviews was the question of how far to privilege the interpretations of policy insiders, ministers and civil servants, over those of actors attempting to influence or to implement policy from the outside. My solution was to give due weight to the former while allowing that policies, like crises, are narrated, explained and socially constructed and that, in the context of paradigms, those most closely involved may also be most likely to be operating within a 'taken for granted' interpretative framework.

As demonstrated by that point, applying the paradigms framework systematically also raises issues of judgement on the part of the researcher. Measuring the extent and nature of changes in ideas and their level of coherence is inevitably a matter of interpretation and this applies especially to the ultimate question of whether there has been a 'paradigm shift' or not. Triangulation between policy documents and key actor interviews proved valuable in helping to make these judgements, and I hope I have been transparent about the steps taken in making them. Triangulation also strongly supports Daigneault's argument against adopting a 'revealed ideas' approach that attempts to find ideas in the outcomes of policies. The interviews included many examples in which the policy process revealed behind the scenes was significantly different to the one portrayed in the ordered world of policy documents and parliamentary debates. That said, the interviews inevitably provided a more comprehensive picture of some periods than others and are reliant on the recall of interviewees about events that happened several years ago.

8.5 CLOSING REMARKS AND POTENTIAL FOR FURTHER RESEARCH

The study has demonstrated the value of a policy paradigms approach in assessing policy change in housing since 2007 and shown what the housing case can contribute to an understanding of how 'looser' paradigms operate in fields lower down the policy hierarchy than Hall's original case of macro-economic policy making within a system of 'nested'

paradigms. This suggests that research in policy fields other than housing might benefit from a similar approach.

The scope of this study was restricted to England on the grounds that covering policy in other parts of the UK in the same depth would require more time and resources than are available for a DSocSci dissertation. However, extending the research to cover Scotland, Wales and Northern Ireland would be an obvious next step. Since housing policy is devolved in all three nations, this would offer an opportunity to test the extent to which a housing policy paradigm can develop independently of related social security and economic paradigms and of political economy.

Finally, my assessment of paradigmatic change in the case of housing policy in England since 2007 must necessarily be provisional. It has not yet been tested by a change of political party in government and, amplifying the problems inherent in the interpretation of contemporary events, it is being made in the middle of a pandemic whose after-effects may play out in unpredictable ways. At the time of writing, the Covid-19 outbreak has shaken established ideas about the appropriate role of the state in the economy and wider society and ideas about the links between housing inequalities and health have returned to the policy agenda. This is one more in a series of exogenous shocks to the housing system and its policy paradigm and represents an obvious avenue for further research. The study has shown the potential of policy paradigms as a way of thinking about housing and the value of housing as a field for studying policy paradigms.

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APPENDIX A: TIMELINE OF KEY EVENTS

1980 Housing Act 1980 introduces Right to Buy for council tenants. Two million homes sold in England by 2018/19.

1986 'Big Bang' liberalisation of financial markets allows banks to compete with building societies in mortgage market.

Building Societies Act allows building societies to demutualise and become banks.

1988 Housing Act 1988 deregulates private rented sector with market rents and assured shorthold tenure for new tenancies, with Section 21 introducing no-fault evictions by landlords, and introduces private finance for housing associations, strategic role for local authorities and stock transfer of council housing to associations.

1992 After a boom at the end of the 1980s, house prices crash, culminating on Black Wednesday in September 1992 when interest rates rise to 15 per cent in an unsuccessful attempt to keep Britain in the European Exchange Rate Mechanism. Repossessions and negative equity rise.

1994 Government starts to phase out mortgage tax relief.

1996 Buy to Let mortgage introduced.

1997 Labour government gives Bank of England operational independence over monetary policy with targets for inflation.

2000 Mortgage tax relief ends for home owners.

2003 Inflation measure used for target for monetary policy changed to Consumer Price Inflation, which does not include housing costs.

2007 Collapse of Northern Rock (a former building society converted into a bank).

2008 Collapse of Lehman Brothers.

2009 Bank of England cuts interest rates to 0.5 per cent and introduces first round of quantitative easing.

2010 Conservative-Liberal Democrat government cuts social housing investment by 65 per cent and introduces first round of cuts in housing benefit. Introduces self-financing for local authority housing but with caps on borrowing.

2011 Localism Act abolishes housebuilding targets in favour of incentives for local communities to approve new homes and allows social landlords to use fixed-term tenancies.

2012 Welfare Reform Act introduces Universal Credit, benefit cap and more cuts in housing benefit.

2013 Completion of new regulatory framework for financial system including macro-prudential and micro-prudential regulation and a financial conduct regime for mortgage lenders that introduces affordability and stress tests on loans.

Chancellor George Osborne introduces Help to Buy scheme with government-funded equity loans for buyers of new homes and a government guarantee on high loan-to-value mortgages.

2015 Conservative government elected on manifesto promising to extend Right to Buy to housing associations and build 200,000 Starter Homes for sale at a discount to first-time buyers.

Government announces first cuts to tax reliefs for private landlords.

2016 Housing and Planning Act legislates for manifesto commitments, plus a levy on sales of council homes in high-value areas as they fall vacant and mandatory fixed-term tenancies for new council tenants.

UK votes to leave European Union. David Cameron resigns as prime minister succeeded by Theresa May

2017 Help to Buy equity loans extended to 2020.

May loses majority in general election.

72 people die in fire at Grenfell Tower, a local authority tower block in London

2018 Social housing green paper promises action on fire safety and against stigma faced by social housing tenants and abandons levy on high-value council sales and mandatory fixed-term tenancies after feedback from tenants. Right to Buy extension and Starter Homes are quietly dropped.

Government announces plans to scrap borrowing caps on council housing and abolish Section 21 for no-fault evictions.

2019 May resigns after failure to agree Brexit deal and is succeeded by Boris Johnson who wins election on pledge to 'get Brexit done'. Manifesto also promises a Right to Shared Ownership.

2020 UK leave EU. Covid-19 outbreak.

White papers propose action on social housing regulation and planning reform.

Help to Buy equity loans extended to 2023 with regional price caps.

2021 Government announces another guarantee scheme for high loan-to-value mortgages.

APPENDIX B: GOVERNMENT DEPARTMENTS AND KEY MINISTERS SINCE 1988

The list below highlights the key individuals with influence on housing policy since 1988. Since ministerial appointments change so frequently, especially at junior levels, the list is not comprehensive, but is presented as a guide to the ministers mentioned in the main body of the thesis to allow the reader to put them in political context.

The department directly responsible for housing policy was the Department of the Environment from 1979 to 1997, Department of the Environment, Transport and the Regions, Office of the Deputy Prime Minister and Department of Communities and Local Government (DCLG) from 1997 to 2010 and DCLG and Ministry for Housing, Communities and Local Government from 2010 to 2021.

CONSERVATIVE GOVERNMENT 1979-1997

Prime minister: Margaret Thatcher (to 1990); John Major (from 1990)

Treasury - Chancellor of the Exchequer: Nigel Lawson (1983-89); Norman Lamont (1990-93)
Kenneth Clarke (1993-97)

Department of Social Security - Secretary of state: John Moore (1987-89); Tony Newton (1989-92); Peter Lilley (1992-97)

Department of the Environment

Secretary of state: Michael Heseltine (1979-83; 1990-92); Nicholas Ridley (1986-89)

Housing minister: William Waldegrave (1985-88); George Young (1990-94)

LABOUR 1997-2010

Prime minister: Tony Blair (1997-2007); Gordon Brown (2007-10)

Treasury - Chancellor of the Exchequer: Gordon Brown (1997-2008); Alistair Darling (2008-10)

Deputy prime minister: John Prescott (1997-2007)

Housing minister: Yvette Cooper (2005-08); John Healey (2009-10)

CONSERVATIVE-LIBERAL DEMOCRAT COALITION 2010-2015

Prime minister: David Cameron (2010-15)

Deputy prime minister: Nick Clegg (2010-15)

Treasury - Chancellor of the Exchequer: George Osborne (2010-15)

Department of Work and Pensions (DWP)

Secretary of state: Iain Duncan Smith (2010-15)

Department of Communities and Local Government (DCLG)

Secretary of state: Eric Pickles (2010-15)

Housing minister: Grant Shapps (2010-2012); Mark Prisk (2012-13); Brandon Lewis (2014-15)

CONSERVATIVE 2015-2021

Prime minister: David Cameron (2015-2016); Theresa May (2016-2019); Boris Johnson (2019-)

Treasury - Chancellor of the Exchequer: George Osborne (2015-16); Philip Hammond (2016-2019); Sajid Javid (2019-20); Rishi Sunak (2020-)

DWP - Secretary of state: Iain Duncan Smith (2015-16); Therese Coffey (2019-)

DCLG/Ministry for Housing, Communities and Local Government

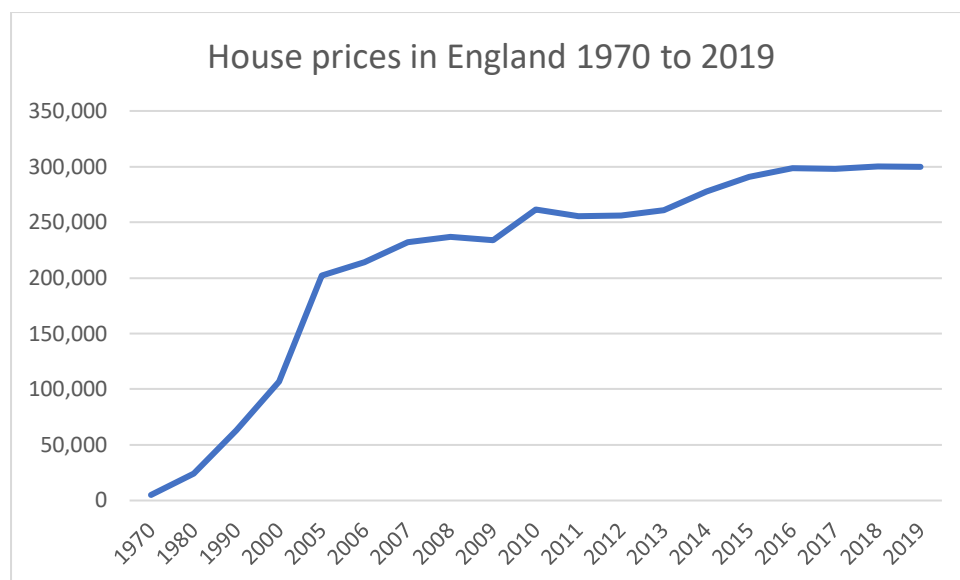
Secretary of state: Greg Clark (2015-16); Sajid Javid (2016-18); James Brokenshire (2018-19); Robert Jenrick (2019-)

Housing minister: Brandon Lewis (2015-16); Gavin Barwell (2016-17); Christopher Pincher (2019-)

APPENDIX C: KEY CHANGES IN THE HOUSING SYSTEM

1. HOUSE PRICES

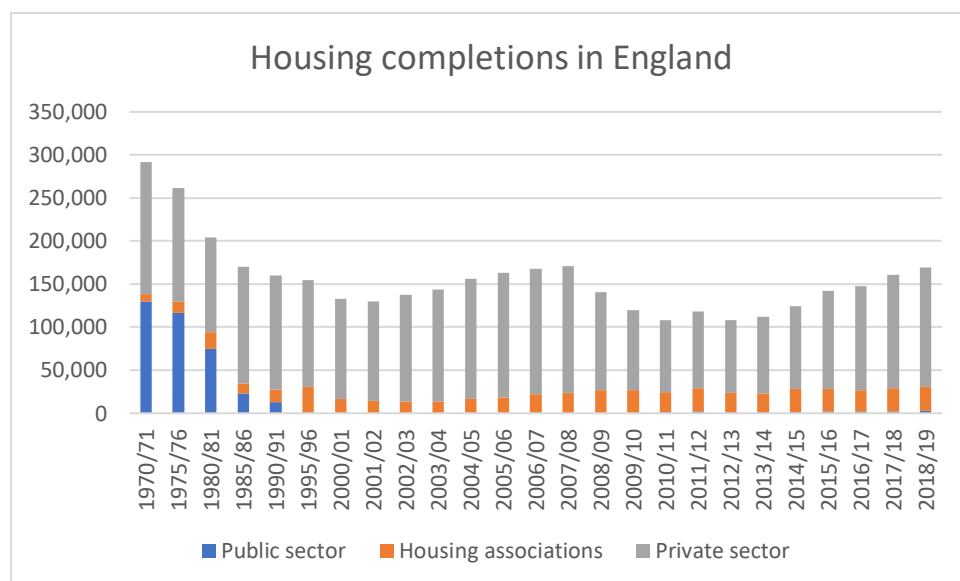
The graph below shows average house prices in England over the last 50 years. The immediate aftermath of the financial crisis saw the average price fall from £237,000 in 2008 to £234,000 in 2009 before recovering to £300,000 by 2019.



Source: Office for National Statistics house price index

2. HOUSEBUILDING

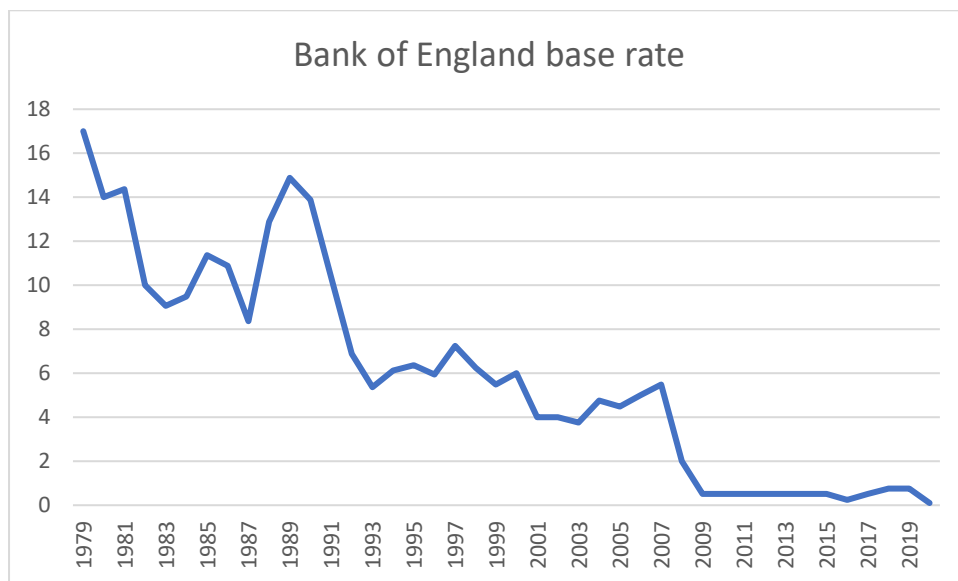
The graph shows housebuilding completions in England based on ONS data. Total output should be treated with caution since other data series show higher total numbers of completions but the graph is intended to illustrate changes in the shares of homes delivered by the public sector (mostly local authorities), housing associations and private sector.



Source: Office for National Statistics.

3. INTEREST RATES

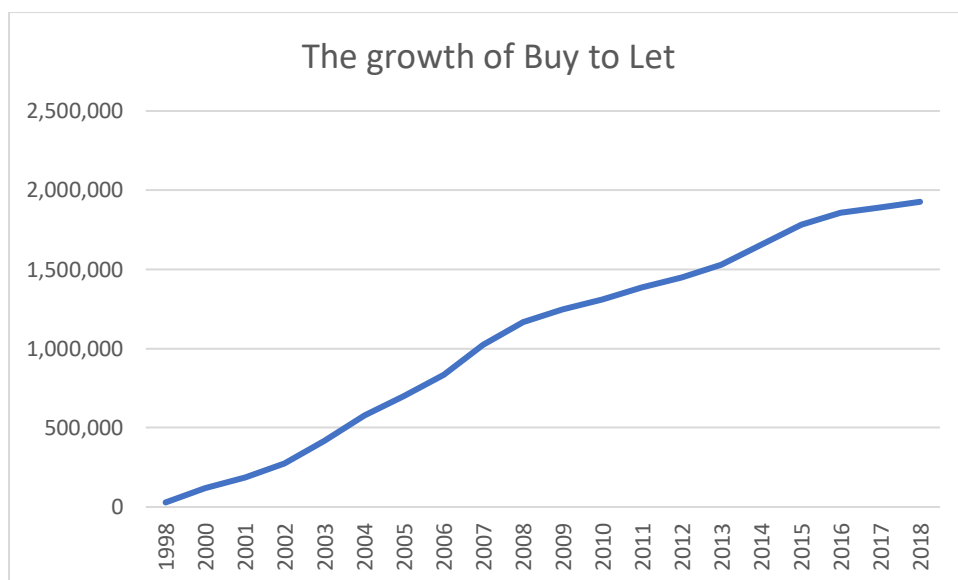
The graph shows the Bank of England base rate at the end of each year since 1979.



Source: Bank of England

4. BUY TO LET LENDING

The graph shows growth in the number of buy to let mortgages outstanding, which now stands at 1.9 million.



Source: UK Finance; Stephens et al (2020)

5. HOUSING TENURE CHANGE

The table (next page) shows changes in the proportion of households living in the main three tenures in England. Within these categories, owner-occupation is broken down between households who own outright and those buying with a mortgage, while social housing is split between households renting from housing associations and from local authorities from 2008/09 onwards.

The data show a consistent increase in owner-occupation up to the mid-2000s. Much of this growth was linked to the introduction of a Right to Buy for council tenants in 1980. That, plus reductions in investment in new homes, mean that the proportion of households in social housing has almost halved since 1980. The proportion living in council housing has fallen even faster thanks to stock transfer to housing associations.

When the Housing Act 1988 deregulated rents and tenancies for new tenants, only 9.1 per cent of households were private renters. A slow revival of the sector accelerated after the creation of Buy to Let in 1996 and the proportion who are private renters is now 18.7 per cent. Linked to that, owner-occupation went into decline from 2004, although the proportion of households buying with a mortgage began to fall 10 years before that. Help to Buy and other government schemes have helped to stem this decline in the last few years, but around 65 per cent of households now own their home against a peak of 71 per cent in the mid-2000s. More than half of them are outright owners, most of whom will be older households.

	Owner occupiers (%)			Social renters (%)			
	own outright	buying with mortgage	all owner occupiers	Private renters	local authority	housing association	all social renters
1980	:	:	56.6	11.9	:	:	31.4
1981	25.0	32.2	57.2	11.1	:	:	31.7
1982	:	:	58.6	11.0	:	:	30.4
1983	:	:	60.0	10.8	:	:	29.2
1984	25.6	35.7	61.3	10.7	:	:	28.0
1985	:	:	62.4	10.3	:	:	27.3
1986	:	:	63.5	9.9	:	:	26.6
1987	:	:	64.6	9.5	:	:	25.9
1988	25.9	39.7	65.7	9.1	:	:	25.2
1989	:	:	66.3	9.2	:	:	24.5
1990	:	:	67.0	9.3	:	:	23.7
1991	24.8	42.8	67.6	9.4	:	:	23.0
1992	25.1	43.1	68.2	9.0	:	:	22.8
1993	25.2	43.1	68.3	9.4	:	:	22.2
1994	25.6	43.1	68.7	9.6	:	:	21.8
1995	25.4	43.1	68.5	9.9	:	:	21.6
1996	25.9	42.6	68.5	10.1	:	:	21.4
1997	26.4	42.2	68.6	10.5	:	:	21.0
1998	27.0	42.0	69.0	10.3	:	:	20.7
1999	27.7	42.2	69.9	9.9	:	:	20.2
2000	28.4	42.2	70.6	10.0	:	:	19.5
2001	28.8	41.5	70.4	10.1	:	:	19.5
2002	29.1	41.3	70.5	10.3	:	:	19.2
2003	29.7	41.2	70.9	10.8	:	:	18.3
2004	30.3	40.4	70.7	11.0	:	:	18.3
2005	30.3	40.3	70.7	11.7	:	:	17.7
2006	30.5	39.7	70.1	12.2	:	:	17.7
2007	30.7	38.9	69.6	12.7	:	:	17.7
2008	31.1	37.3	68.3	13.9	:	:	17.7
2008/09	31.4	36.5	67.9	14.2	8.8	9.1	17.8
2009/10	31.7	35.7	67.4	15.6	8.1	9.0	17.0
2010/11	32.0	34.0	66.0	16.5	8.4	9.1	17.5
2011/12	31.7	33.5	65.3	17.4	8.1	9.2	17.3
2012/13	32.5	32.7	65.2	18.0	7.7	9.1	16.8
2013/14	32.7	30.7	63.3	19.4	7.3	10.1	17.3
2014/15	33.2	30.4	63.6	19.0	7.3	10.1	17.4
2015/16	33.9	29.0	62.9	19.9	7.0	10.2	17.2
2016/17	34.1	28.4	62.6	20.3	6.8	10.3	17.1
2017/18	33.9	29.6	63.5	19.5	6.8	10.2	17.0
2018/19	34.4	29.4	63.8	19.3	6.8	10.1	16.8
2019/20	34.9	29.7	64.6	18.7	6.6	10.1	16.7

Source: English Housing Survey 2019 to 2020, available at <https://www.gov.uk/government/statistics/english-housing-survey-2019-to-2020-headline-report>, accessed January 5, 2021

APPENDIX D: POLICY DOCUMENT ANALYSIS

The analysis draws on three principal sources of data.

The manifestos of the main political parties (for the general elections in 1987, 1992, 2001, 2005, 2010, 2015, 2017 and 2019) offer a snapshot of their professed values, what they saw as their priorities, how they framed the policy problem and specific proposals on new policies.

Green and white papers on housing that were published ahead of major legislation (from 1987, 1995, 2000, 2008, 2017, 2018, 2020) set out the policies of the government of the day, the justifications for them and the means of delivering them in much more detail. Since no official green papers were published ahead of major legislation in 2011 and 2016, these are supplemented by three unofficial green papers published by the Conservative Party in 2009 and 2010 that mapped out much of the policy agenda that followed.

Parliamentary debates on major legislation affecting housing (Housing Act 1988, Housing Act 1996, Housing Act 2004, Housing and Regeneration Act 2008, Localism Act 2011, Welfare Reform Act 2012 and Housing and Planning Act 2016) offer a way to track the way that ministers framed the issues and the response from opposition MPs. The debates at second reading were chosen as this is the stage at which the main principles of the legislation are laid out and voted upon.

APPENDIX E: POLICY ACTOR INTERVIEWS

In total, 27 interviews were conducted between October 2020 and January 2021 with actors from inside and outside government. The interviews are referenced by number in the main text of the thesis. Descriptions of the job functions of the interviewees are set out below:

Interview 1: Senior official in government agency

Interview 2: Policy advisor to housing sector organisation

Interview 3: Chief executive of housing sector organisation

Interview 4: Housing market analyst

Interview 5: Senior civil servant

Interview 6: Chief executive of housing sector organisation and cross-bench peer

Interview 7: Senior civil servant and chief executive of housing association

Interview 8: Policy director of housing sector organisation

Interview 9: Senior civil servant and cross-bench peer

Interview 10: Housing minister and Conservative MP

Interview 11: Liberal Democrat special adviser and think-tank director

Interview 12: Economist and government advisor

Interview 13: Policy specialist in housing sector, civil service and local government

Interview 14: Economist and think tank director

Interview 15: Director of house builder

Interview 16: Housing minister, shadow housing minister and Labour MP

Interview 17: Policy specialist in mortgage industry

Interview 18: Conservative councillor, MP and select committee member

Interview 19: Shadow minister, select committee member and Labour MP

Interview 20: Secretary of state and Conservative MP

Interview 21: Senior official in government agency and housing association chief executive

Interview 22: Private rented sector campaigner

Interview 23: Policy specialist in mortgage industry and residential property

Interview 24: Policy specialist in housing trade federation

Interview 25: Senior government agency official

Interview 26: Labour special adviser and think-tank policy analyst

Interview 27: Special adviser at 10 Downing Street and housing policy specialist

APPENDIX F: INVITATION TO INTERVIEWEES

1. RECRUITMENT EMAIL

Assessing the changing dynamics of housing policy since 2007 – a policy paradigms approach

Dear [xxxxxxxx xxxxx]

I am writing to ask if you would be interested in taking part in research I am conducting into changes in housing policy since 2007. This is primarily for the dissertation element of my studies for a Doctorate in Social Science at the University of Bristol.

You are one of several people from different parts of the housing policy community I am approaching to get different perspectives on what has changed, and not changed, over the period and the reasons for this. It seeks to answer the following research questions:

- 1) What have been the factors influencing policy change in housing in England since the Global Financial Crisis?
- 2) Does this change amount to a change in policy paradigm?

I am taking a policy paradigms approach to these questions, meaning that I am examining different elements of housing policy to assess changes (if any) in the underlying ideas behind them and changes (if any) in the relationship between housing and other policy areas.

For those of you who may know me as a journalist, I should emphasise that this research is being conducted for academic purposes only, primarily for the DSocSci dissertation but potentially for subsequent academic outputs. The interviews will not be used for journalistic purposes.

Ideally I would have liked to meet face to face to talk to you. However, in view of the Covid-19 outbreak, interviews will have to be conducted at a distance rather than in person, preferably via Skype.

I hope that you are interested in taking part. If so, please let me know and I can send you more information and arrange a convenient time for an interview.

2. DIRECT MESSAGE ON TWITTER

Dear [xxxxx xxxxx]

Just getting in touch in the hope that you might consider taking part in research I am conducting into changes in housing policy since the Global Financial Crisis. This is for the dissertation element of my studies for a Doctorate in Social Science at the University of Bristol and would involve an interview via video call. You are one of several people from different parts of the housing policy community I am approaching to get different perspectives on what has changed, and not changed, over the period and the reasons for this.

I hope that this sounds of interest. If so, please could you let me know the best email address to contact you on with more details?

APPENDIX G: TOPIC GUIDE

Questions to be adapted according to role of interviewee eg inside or outside government.
Introduce the study and me. Ask if can record. Read informed consent form.

A) Introductory questions

- 1) How long have you been involved with housing policy?
- 2) How were you involved in a) 2007/08 and b) now?
- 3) Can we agree a generic description of your role?

B) What do you think are the most important changes in housing and housing policy since 2007?

Prompt: What do you think were the drivers for these changes?

C) What would you say were the most influential ideas about housing and housing policy in this period? Have those changed since? Where were they coming from?

Prompt: To what extent do you think they amounted to a coherent set of ideas within government about how the housing system works and should work? Has this changed 2007?

Prompt: Ideas about what the problem is? What the solution is?

Prompt: If so, how? Role of the state vs role of the market?

D) Do you think there have been significant differences in the ideas underpinning the housing policies of the different Conservative-led governments since 2010

Prompts: How much of a shift in ideas since 2007? Do you think the policies proposed under Theresa May were a passing phase or more meaningful change? Should we take policies as proposed at face value? Are there unresolved policy anomalies or policy failures that have not been addressed?

E) Do you think housing and housing policy has become more or less important to other departments and/or other policy areas since 2007? What factors have influenced this?

Prompts: Do you think the Treasury view of housing has changed? How has housing's relationship with DWP changed? No 10?

F) If not brought up already - Is the idea of a 'housing crisis' a helpful way to describe what is happening in the housing system?

Prompts: How does this relate to wider notions of crisis (GFC, Brexit, Grenfell Tower fire, Covid-19)? Which crisis do you think has had the most impact on ideas about housing policy?

(TO ASK IF TIME)

G) Has your view of what the role of the main housing tenures should be changed since 2007? If so, how?

Prompts – owner-occupation, private rented sector, social housing. Do you think affordable housing has emerged as a distinct tenure in its own right?

H) Summing up

(To check my understanding of what interviewees are saying but also a final chance to clarify their views).

Others to speak to?